

State: Pennsylvania **Filing Company:** MetLife Insurance Company USA
TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified
Product Name: Long-Term Care
Project Name/Number: Round 3.2 Filing/145GEC01-50

Filing at a Glance

Company: MetLife Insurance Company USA
Product Name: Long-Term Care
State: Pennsylvania
TOI: LTC04I Individual Long Term Care - Nursing Home
Sub-TOI: LTC04I.002 Non Qualified
Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 08/17/2016
SERFF Tr Num: MILL-130642278
SERFF Status: Assigned
State Tr Num: MILL-130642278
State Status: Received Review in Progress
Co Tr Num: LTC3+ NQ FO
Implementation: On Approval
Date Requested:
Author(s): Mike Bergerson, John Hebig, Michael Emmert, Samuel Scheevel, Joe Neary
Reviewer(s): Jim Laverty (primary)
Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed 56.5% increase on 79 PA policyholders of MetLife Insurance Company USA form H-LTC3JFO26.
(LTC3+ NQ FO)

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General Information

Project Name: Round 3.2 Filing Status of Filing in Domicile: Not Filed
Project Number: 145GEC01-50 Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments: This filing is not being submitted in Delaware.
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: 56.5% Filing Status Changed: 08/18/2016
State Status Changed: 08/24/2016
Deemer Date: Created By: Joe Neary
Submitted By: John Hebig Corresponding Filing Tracking Number:
State TOI: LTC04I Individual Long Term Care - Nursing Home

Filing Description:

Milliman, Inc. has been retained by GNA Corporation (Genworth), a reinsurer of this business, to submit the referenced rate filing on behalf of MetLife USA for your review. In preparing this rate filing, I relied on data provided to me by Union Fidelity Life Insurance Company (UFLIC), the retrocessionaire on this business, and Genworth.

H-LTC3JFO26, et al. is an existing individual facility only long term care policy of insurance previously approved in 1994. The form was issued in Pennsylvania from September 1994 through December 1998 and is no longer being marketed in any state. Nationwide, the last policies were issued in 1999.

The company is requesting the approval of a premium rate increase on the above listed form and all associated riders. The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. As noted in the attached actuarial memorandum, four prior increases have been approved and implemented on this form and associated riders.

- 1.A 39.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.
- 2.A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
- 3.A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.
- 4.On April 14, 2015, the company requested a rate increase of 48.7%. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.

Emerging experience continues to show the need for significant rate relief. The company is requesting a new premium rate increase of 56.5% at this time. This level is comprised of the remainder of the 2015 request along with an additional 21.0% that is needed due to continued poor performance of the business.

Similar to the prior increases, the company will offer insureds affected by the premium increase the option of reducing their policy daily benefit, where possible, to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase.

For policyholders who do not have a nonforfeiture benefit as part of their policy, the company is making an optional limited benefit available for those who wish to elect a limited paid-up long term care insurance benefit. This option provides a paid-up

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policy with benefits equal to the total of premiums paid, less any claims paid. While the company is strongly encouraging policyholders to keep or reduce their existing coverage, it believes it is important to provide a comprehensive set of options to policyholders. The optional limited benefit endorsement form MICC OLB 10/07/2013 was previously approved by the Department.

Company and Contact

Filing Contact Information

Amy Pahl, Consulting Actuary amy.pahl@milliman.com
 8500 Normandale Lake Blvd., 952-820-2419 [Phone]
 Suite 1850 952-897-5301 [FAX]
 Minneapolis, MN 55437-3830

Filing Company Information

(This filing was made by a third party - millimaninc)

MetLife Insurance Company USA	CoCode: 87726	State of Domicile: Delaware
1209 Orange Street	Group Code: 241	Company Type:
Wilmington, DE 19801	Group Name: Metropolitan Group	Life/Accident/Health
(860) 768-0328 ext. [Phone]	FEIN Number: 06-0566090	State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? Yes
 Fee Explanation: The state of domicile, Delaware, has a \$100 fee.
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
MetLife Insurance Company USA	\$100.00	08/17/2016	112605085

SERFF Tracking #:

MILL-130642278

State Tracking #:

MILL-130642278

Company Tracking #:

LTC3+ NQ FO

State:

Pennsylvania

Filing Company:

MetLife Insurance Company USA

TOI/Sub-TOI:

LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified

Product Name:

Long-Term Care

Project Name/Number:

Round 3.2 Filing/145GEC01-50

Rate Information

Rate data applies to filing.

Filing Method:

Review and Approval

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

15.000%

Effective Date of Last Rate Revision:

10/17/2015

Filing Method of Last Filing:

Review and Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
MetLife Insurance Company USA	%	56.500%	\$110,637	79	\$195,817	56.500%	56.500%

SERFF Tracking #:

MILL-130642278

State Tracking #:

MILL-130642278

Company Tracking #:

LTC3+ NQ FO

State:

Pennsylvania

Filing Company:

MetLife Insurance Company USA

TOI/Sub-TOI:

LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified

Product Name:

Long-Term Care

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables	H-LTC3JFO26, et al.	Revised	Previous State Filing Number: MILL-129889075 Percent Rate Change Request: 56.5	PA_LTC3+_FO_NQ_Prem_Current_20160817.pdf, PA_LTC3+_FO_NQ_Prem_20160817.pdf,

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	202.80	188.02	171.12	18-44	13.73	13.73	12.68
45-49	232.38	217.59	198.58	45-49	16.90	15.84	14.79
50-54	261.96	247.17	230.27	50-54	19.01	17.96	16.90
55	361.25	335.89	308.43	55	24.29	23.24	22.18
56	386.60	359.13	329.56	56	26.41	25.35	24.29
57	414.06	384.48	352.80	57	28.52	26.41	25.35
58	443.63	411.95	376.03	58	30.63	28.52	26.41
59	475.32	439.41	403.50	59	31.69	30.63	28.52
60	507.01	468.99	428.85	60	33.80	31.69	29.58
61	542.92	502.79	458.42	61	36.97	34.86	31.69
62	580.95	536.59	490.11	62	39.08	36.97	33.80
63	621.09	572.50	521.80	63	42.25	39.08	35.91
64	665.45	612.64	557.71	64	45.42	42.25	38.03
65	709.82	652.78	593.63	65	47.53	44.36	40.14
66	777.42	714.04	648.55	66	52.81	48.59	44.36
67	851.36	779.53	707.70	67	58.10	53.87	48.59
68	933.75	851.36	771.08	68	63.38	58.10	51.76
69	1,022.47	931.63	840.79	69	68.66	63.38	57.04
70	1,117.54	1,016.13	914.73	70	75.00	68.66	61.26
71	1,233.73	1,117.54	999.23	71	83.45	76.05	67.60
72	1,362.59	1,227.39	1,092.19	72	91.90	83.45	73.94
73	1,504.13	1,347.80	1,191.48	73	101.40	91.90	80.28
74	1,658.35	1,480.89	1,301.33	74	111.96	100.35	87.67

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,829.46	1,624.55	1,419.63	75	123.58	109.85	95.06
76	2,059.73	1,829.46	1,599.20	76	139.43	123.58	107.74
77	2,319.58	2,059.73	1,797.78	77	156.33	139.43	120.42
78	2,611.11	2,317.46	2,023.82	78	176.40	156.33	136.26
79	2,938.55	2,608.99	2,277.32	79	197.52	175.34	153.16
80		2,934.33	2,560.41	80	221.82	196.47	171.12
81		3,301.91	2,881.51	81	250.34	221.82	193.30
82		3,715.97	3,240.64	82	280.97	249.28	217.59
83		4,182.84	3,646.25	83	315.83	279.91	244.00
84		4,706.75	4,102.56	84	354.91	314.77	274.63
				85	398.21	353.85	308.43
				86	448.92	398.21	347.51
				87	504.90	447.86	390.82
				88	567.22	503.84	439.41
				89	637.99	567.22	494.34
				90	718.27	637.99	556.66
				91	808.05	718.27	625.31
				92	908.39	808.05	703.48
				93	1,022.47	908.39	792.20
				94	1,150.28	1,021.42	890.44
				95	1,293.93	1,149.22	1,002.40
				96	1,455.54	1,292.88	1,127.04
				97	1,637.22	1,454.49	1,268.58
				98	1,842.14	1,636.17	1,427.02
				99	2,071.35	1,841.08	1,604.48

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1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	230.27	217.59	202.80	18-44	15.84	15.84	14.79
45-49	270.41	255.62	236.61	45-49	19.01	17.96	16.90
50-54	316.88	295.76	274.63	50-54	21.13	20.07	19.01
55	422.51	401.38	380.26	55	29.58	27.46	25.35
56	454.20	430.96	407.72	56	31.69	29.58	27.46
57	488.00	460.53	433.07	57	33.80	31.69	29.58
58	523.91	494.34	462.65	58	35.91	33.80	31.69
59	561.94	528.14	494.34	59	38.03	35.91	33.80
60	602.08	564.05	526.02	60	40.14	38.03	35.91
61	644.33	604.19	564.05	61	43.31	41.19	39.08
62	688.69	646.44	604.19	62	46.48	44.36	41.19
63	735.17	690.80	648.55	63	49.64	47.53	44.36
64	783.75	739.39	695.03	64	53.87	50.70	47.53
65	836.57	790.09	743.62	65	57.04	53.87	49.64
66	908.39	859.81	811.22	66	62.32	59.15	54.93
67	984.45	933.75	883.04	67	67.60	63.38	59.15
68	1,068.95	1,016.13	963.32	68	72.88	68.66	64.43
69	1,157.68	1,102.75	1,047.82	69	78.16	75.00	70.77
70	1,254.85	1,197.81	1,140.77	70	84.50	80.28	76.05
71	1,387.94	1,328.79	1,267.53	71	94.01	89.78	85.56
72	1,535.82	1,470.33	1,406.96	72	103.51	99.29	94.01
73	1,696.37	1,628.77	1,563.28	73	114.08	109.85	104.57
74	1,875.94	1,804.11	1,734.40	74	125.70	121.47	116.19

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,072.41	1,998.47	1,924.53	75	138.37	134.15	128.87
76	2,332.25	2,249.86	2,165.36	76	156.33	151.05	145.77
77	2,623.78	2,530.83	2,435.77	77	175.34	170.06	163.72
78	2,951.23	2,847.71	2,739.97	78	197.52	191.19	183.79
79	3,320.92	3,202.62	3,082.20	79	221.82	214.42	207.03
				80	249.28	240.83	232.38
				81	280.97	271.46	261.96
				82	315.83	305.26	294.70
				83	354.91	343.29	331.67
				84	399.27	386.60	372.86
				85	448.92	434.13	418.28
				86	505.95	489.05	471.10
				87	568.27	550.32	530.25
				88	640.10	618.98	595.74
				89	719.32	696.08	670.73
				90	809.10	782.70	754.18
				91	910.51	880.93	848.19
				92	1,024.58	990.78	954.87
				93	1,152.39	1,114.37	1,074.23
				94	1,296.05	1,253.80	1,208.38
				95	1,458.71	1,410.12	1,358.37
				96	1,640.39	1,586.52	1,528.43
				97	1,845.31	1,785.10	1,719.61
				98	2,076.63	2,007.97	1,934.04
				99	2,335.42	2,258.31	2,175.92

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	268.29	257.73	245.06	18-44	17.96	17.96	16.90
45-49	318.99	299.98	280.97	45-49	22.18	21.13	20.07
50-54	376.03	348.57	321.11	50-54	25.35	24.29	22.18
55	513.35	477.44	441.52	55	35.91	33.80	30.63
56	553.49	513.35	473.21	56	39.08	36.97	32.74
57	593.63	551.37	507.01	57	42.25	39.08	34.86
58	637.99	591.51	542.92	58	44.36	41.19	38.03
59	686.58	633.76	580.95	59	47.53	44.36	40.14
60	737.28	680.24	621.09	60	50.70	46.48	42.25
61	794.32	730.94	665.45	61	54.93	50.70	45.42
62	853.47	783.75	711.93	62	59.15	53.87	48.59
63	918.96	840.79	760.52	63	63.38	58.10	51.76
64	986.56	902.06	813.33	64	67.60	61.26	55.98
65	1,060.50	965.43	868.26	65	71.83	65.49	59.15
66	1,157.68	1,052.05	946.42	66	79.22	71.83	64.43
67	1,263.30	1,147.11	1,028.81	67	85.56	78.16	69.71
68	1,379.49	1,250.63	1,119.65	68	92.95	84.50	76.05
69	1,504.13	1,362.59	1,216.83	69	101.40	91.90	82.39
70	1,641.45	1,483.01	1,322.45	70	109.85	99.29	88.73
71	1,804.11	1,635.11	1,463.99	71	121.47	109.85	98.23
72	1,981.57	1,802.00	1,618.21	72	133.09	121.47	108.80
73	2,178.03	1,985.79	1,789.33	73	146.82	133.09	120.42
74	2,393.51	2,186.48	1,977.34	74	160.55	146.82	133.09

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,628.01	2,408.30	2,186.48	75	176.40	161.61	146.82
76	2,959.68	2,710.40	2,461.12	76	198.58	182.74	165.83
77	3,329.37	3,050.52	2,769.55	77	223.93	204.92	185.90
78	3,747.66	3,432.89	3,118.12	78	251.39	230.27	209.14
79	4,216.64	3,861.73	3,506.83	79	282.02	258.79	235.55
				80	316.88	290.48	264.07
				81	357.02	327.44	297.87
				82	401.38	367.58	334.84
				83	451.03	414.06	376.03
				84	508.07	465.82	423.57
				85	570.39	522.86	475.32
				86	642.21	588.34	535.53
				87	722.49	662.28	602.08
				88	812.27	744.67	677.07
				89	913.68	837.62	761.57
				90	1,028.81	943.25	856.64
				91	1,156.62	1,060.50	964.38
				92	1,301.33	1,192.53	1,084.79
				93	1,463.99	1,342.52	1,220.00
				94	1,646.73	1,509.41	1,372.10
				95	1,852.70	1,698.49	1,544.27
				96	2,084.03	1,910.80	1,736.51
				97	2,344.93	2,149.52	1,954.10
				98	2,637.51	2,417.81	2,198.10
				99	2,967.07	2,719.90	2,472.73

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

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**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	318.99	306.32	291.53	18-44	22.18	21.13	20.07
45-49	380.26	363.36	344.34	45-49	27.46	25.35	24.29
50-54	452.08	428.85	403.50	50-54	31.69	29.58	27.46
55	644.33	606.30	568.27	55	44.36	41.19	38.03
56	695.03	650.66	608.41	56	48.59	44.36	41.19
57	747.84	699.25	648.55	57	51.76	48.59	44.36
58	804.88	747.84	692.91	58	55.98	51.76	47.53
59	864.03	802.77	741.50	59	59.15	55.98	50.70
60	929.52	859.81	790.09	60	63.38	59.15	53.87
61	1,001.35	923.18	847.13	61	68.66	63.38	58.10
62	1,077.40	990.78	906.28	62	73.94	68.66	62.32
63	1,157.68	1,064.72	969.66	63	79.22	72.88	66.55
64	1,246.40	1,142.89	1,039.37	64	85.56	78.16	70.77
65	1,339.35	1,225.28	1,111.20	65	90.84	83.45	75.00
66	1,442.87	1,326.68	1,212.60	66	98.23	90.84	82.39
67	1,550.61	1,436.53	1,322.45	67	105.63	98.23	88.73
68	1,668.91	1,554.83	1,440.76	68	113.02	105.63	97.18
69	1,795.66	1,683.70	1,569.62	69	121.47	114.08	105.63
70	1,930.87	1,821.01	1,711.16	70	129.92	122.53	114.08
71	2,144.23	2,015.37	1,888.62	71	144.71	136.26	126.75
72	2,380.84	2,230.85	2,080.86	72	160.55	149.99	139.43
73	2,642.79	2,469.57	2,294.22	73	177.45	165.83	154.22
74	2,934.33	2,733.63	2,530.83	74	196.47	183.79	170.06

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,255.43	3,023.05	2,788.56	75	217.59	202.80	186.96
76	3,663.15	3,403.31	3,139.24	76	245.06	228.15	211.25
77	4,121.58	3,830.05	3,534.29	77	275.69	256.67	236.61
78	4,639.15	4,309.59	3,975.81	78	310.54	288.36	266.18
79	5,217.99	4,848.29	4,476.48	79	348.57	324.28	298.93
				80	391.88	364.41	335.89
				81	441.52	410.89	378.15
				82	496.45	461.59	425.68
				83	558.77	518.63	478.49
				84	628.48	584.12	538.70
				85	706.65	655.95	605.24
				86	795.37	738.33	681.30
				87	894.66	830.23	766.85
				88	1,006.63	934.80	861.92
				89	1,132.32	1,050.99	969.66
				90	1,273.87	1,183.03	1,091.13
				91	1,433.36	1,329.85	1,227.39
				92	1,611.87	1,496.74	1,380.55
				93	1,813.62	1,683.70	1,553.78
				94	2,040.72	1,893.90	1,747.08
				95	2,295.28	2,130.50	1,965.72
				96	2,582.59	2,396.68	2,211.84
				97	2,904.75	2,696.66	2,487.52
				98	3,268.11	3,033.62	2,799.12
				99	3,675.83	3,412.82	3,148.75

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	378.15	352.80	325.33	18-44	25.35	24.29	23.24
45-49	443.63	416.17	386.60	45-49	30.63	29.58	27.46
50-54	517.57	488.00	456.31	50-54	35.91	33.80	31.69
55	678.13	635.88	593.63	55	46.48	44.36	41.19
56	718.27	673.90	631.65	56	49.64	47.53	44.36
57	760.52	714.04	669.68	57	52.81	49.64	46.48
58	804.88	758.40	709.82	58	54.93	52.81	48.59
59	853.47	802.77	752.07	59	58.10	55.98	51.76
60	902.06	849.24	796.43	60	61.26	58.10	53.87
61	956.98	899.94	842.91	61	65.49	62.32	58.10
62	1,011.91	952.76	893.61	62	68.66	65.49	61.26
63	1,071.06	1,007.68	944.31	63	72.88	69.71	64.43
64	1,134.44	1,066.84	999.23	64	77.11	72.88	68.66
65	1,199.93	1,128.10	1,056.27	65	81.33	77.11	71.83
66	1,303.44	1,225.28	1,147.11	66	88.73	83.45	78.16
67	1,413.29	1,328.79	1,244.29	67	96.12	90.84	84.50
68	1,533.71	1,442.87	1,352.03	68	103.51	98.23	91.90
69	1,664.69	1,565.40	1,466.11	69	113.02	105.63	99.29
70	1,804.11	1,698.49	1,590.75	70	121.47	114.08	106.68
71	1,981.57	1,865.38	1,747.08	71	134.15	125.70	117.25
72	2,175.92	2,047.06	1,916.08	72	146.82	138.37	128.87
73	2,389.29	2,245.64	2,101.98	73	160.55	151.05	141.54
74	2,621.67	2,465.34	2,306.90	74	176.40	165.83	155.27

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,877.29	2,704.06	2,528.72	75	192.24	181.68	170.06
76	3,238.53	3,044.18	2,847.71	76	216.54	204.92	191.19
77	3,642.03	3,424.44	3,204.73	77	244.00	230.27	215.48
78	4,098.34	3,853.28	3,606.12	78	274.63	258.79	241.89
79	4,609.57	4,334.94	4,058.20	79	308.43	290.48	272.52
80		4,875.76	4,567.32	80		326.39	305.26
81		5,486.28	5,139.82	81		367.58	344.34
82		6,172.86	5,782.04	82		413.00	386.60
83		6,943.94	6,504.53	83		464.76	435.18
84		7,810.08	7,317.86	84		522.86	490.11

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	454.20	424.62	395.05	18-44	30.63	29.58	27.46
45-49	536.59	502.79	471.10	45-49	36.97	35.91	32.74
50-54	629.54	593.63	557.71	50-54	43.31	41.19	38.03
55	838.68	787.98	737.28	55	55.98	52.81	49.64
56	887.27	834.46	781.64	56	60.21	57.04	52.81
57	937.97	883.04	828.12	57	63.38	60.21	55.98
58	990.78	935.86	876.71	58	67.60	63.38	59.15
59	1,047.82	988.67	929.52	59	70.77	67.60	62.32
60	1,106.97	1,045.71	982.33	60	75.00	70.77	65.49
61	1,172.46	1,106.97	1,039.37	61	80.28	75.00	69.71
62	1,242.18	1,172.46	1,100.64	62	84.50	80.28	73.94
63	1,314.00	1,240.06	1,161.90	63	89.78	84.50	78.16
64	1,392.17	1,311.89	1,229.50	64	94.01	89.78	83.45
65	1,472.44	1,385.83	1,299.22	65	99.29	94.01	87.67
66	1,601.31	1,506.25	1,413.29	66	108.80	102.46	96.12
67	1,738.63	1,637.22	1,535.82	67	117.25	110.91	103.51
68	1,888.62	1,778.76	1,668.91	68	127.81	120.42	113.02
69	2,053.39	1,932.98	1,814.68	69	138.37	130.98	122.53
70	2,228.74	2,099.87	1,971.01	70	149.99	141.54	132.03
71	2,452.67	2,311.12	2,167.47	71	164.78	156.33	145.77
72	2,697.72	2,541.39	2,382.95	72	181.68	171.12	160.55
73	2,968.13	2,794.90	2,619.56	73	199.64	188.02	176.40
74	3,266.00	3,071.64	2,877.29	74	218.65	205.97	193.30
75	3,591.33	3,377.96	3,162.48	75	239.77	226.04	212.31
76	4,041.30	3,802.58	3,559.64	76	270.41	254.56	238.72
77	4,546.20	4,277.90	4,007.50	77	304.21	286.25	269.35
78	5,114.47	4,812.38	4,510.28	78	342.23	322.16	302.09
79	5,752.46	5,414.45	5,074.33	79	384.48	362.30	340.12

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	585.18	551.37	515.46	18-44	39.08	36.97	34.86
45-49	695.03	654.89	612.64	45-49	47.53	44.36	42.25
50-54	823.89	775.30	726.72	50-54	55.98	52.81	49.64
55	1,098.52	1,028.81	959.10	55	73.94	69.71	65.49
56	1,164.01	1,090.07	1,016.13	56	79.22	73.94	69.71
57	1,231.61	1,153.45	1,075.29	57	83.45	78.16	72.88
58	1,303.44	1,221.05	1,138.66	58	88.73	82.39	77.11
59	1,379.49	1,292.88	1,204.15	59	92.95	87.67	81.33
60	1,459.77	1,366.82	1,273.87	60	98.23	91.90	85.56
61	1,548.50	1,447.09	1,347.80	61	104.57	97.18	90.84
62	1,639.34	1,531.60	1,423.86	62	110.91	103.51	96.12
63	1,736.51	1,620.32	1,506.25	63	116.19	108.80	101.40
64	1,840.03	1,715.39	1,590.75	64	123.58	115.13	107.74
65	1,947.77	1,814.68	1,681.59	65	129.92	121.47	113.02
66	2,121.00	1,979.46	1,837.91	66	141.54	133.09	123.58
67	2,306.90	2,156.91	2,004.81	67	154.22	144.71	135.20
68	2,509.70	2,349.15	2,190.71	68	167.95	157.38	146.82
69	2,729.41	2,560.41	2,391.40	69	182.74	172.17	160.55
70	2,968.13	2,788.56	2,608.99	70	198.58	186.96	174.29
71	3,253.32	3,052.63	2,849.82	71	217.59	204.92	191.19
72	3,565.98	3,339.93	3,113.89	72	238.72	223.93	208.09
73	3,906.10	3,654.70	3,401.20	73	260.90	245.06	227.10
74	4,280.02	3,996.94	3,713.86	74	286.25	267.24	248.22
75	4,689.85	4,372.97	4,056.09	75	312.66	291.53	270.41
76	5,201.09	4,869.42	4,537.75	76	347.51	325.33	303.15
77	5,767.25	5,420.79	5,074.33	77	384.48	362.30	339.06
78	6,392.56	6,035.54	5,676.41	78	426.73	402.44	379.20
79	7,089.70	6,717.90	6,348.20	79	473.21	447.86	423.57

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	773.19	733.05	692.91	18-44	51.76	49.64	47.53
45-49	927.41	883.04	836.57	45-49	62.32	60.21	57.04
50-54	1,111.20	1,060.50	1,009.80	50-54	75.00	71.83	67.60
55	1,463.99	1,390.06	1,314.00	55	99.29	94.01	88.73
56	1,550.61	1,470.33	1,387.94	56	105.63	99.29	94.01
57	1,641.45	1,554.83	1,466.11	57	110.91	104.57	99.29
58	1,738.63	1,645.67	1,548.50	58	117.25	110.91	104.57
59	1,840.03	1,738.63	1,635.11	59	123.58	117.25	109.85
60	1,947.77	1,837.91	1,725.95	60	129.92	122.53	115.13
61	2,059.73	1,941.43	1,821.01	61	138.37	129.92	122.53
62	2,175.92	2,049.17	1,920.30	62	145.77	137.32	128.87
63	2,300.56	2,163.25	2,025.93	63	154.22	144.71	136.26
64	2,431.54	2,283.66	2,135.78	64	163.72	153.16	143.65
65	2,568.86	2,410.41	2,251.97	65	172.17	161.61	151.05
66	2,761.10	2,604.77	2,450.55	66	184.85	175.34	164.78
67	2,966.01	2,813.91	2,663.92	67	198.58	189.07	178.51
68	3,185.72	3,042.07	2,896.30	68	213.37	203.86	194.35
69	3,422.32	3,285.01	3,147.69	69	229.21	219.70	210.20
70	3,675.83	3,549.08	3,422.32	70	245.06	236.61	228.15
71	4,032.85	3,884.97	3,739.21	71	269.35	259.84	249.28
72	4,421.56	4,252.55	4,085.66	72	295.76	284.14	272.52
73	4,848.29	4,656.05	4,461.70	73	323.22	310.54	297.87
74	5,317.28	5,095.46	4,873.64	74	354.91	340.12	325.33
75	5,830.63	5,577.12	5,323.61	75	388.71	371.81	354.91
76	6,483.40	6,185.53	5,885.55	76	433.07	413.00	392.93
77	7,210.12	6,857.32	6,504.53	77	481.66	458.42	434.13
78	8,015.00	7,603.05	7,186.88	78	535.53	508.07	480.60
79	8,912.83	8,429.06	7,943.17	79	594.68	562.99	530.25

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	317.39	294.25	267.80	18-44	21.49	21.49	19.84
45-49	363.67	340.53	310.78	45-49	26.45	24.80	23.14
50-54	409.96	386.82	360.37	50-54	29.76	28.10	26.45
55	565.35	525.68	482.70	55	38.02	36.37	34.71
56	605.02	562.04	515.76	56	41.33	39.67	38.02
57	648.00	601.72	552.12	57	44.63	41.33	39.67
58	694.29	644.70	588.49	58	47.94	44.63	41.33
59	743.88	687.68	631.47	59	49.59	47.94	44.63
60	793.47	733.96	671.15	60	52.90	49.59	46.29
61	849.68	786.86	717.43	61	57.86	54.55	49.59
62	909.19	839.76	767.02	62	61.16	57.86	52.90
63	972.00	895.96	816.62	63	66.12	61.16	56.20
64	1,041.43	958.78	872.82	64	71.08	66.12	59.51
65	1,110.86	1,021.60	929.02	65	74.39	69.43	62.82
66	1,216.66	1,117.47	1,014.98	66	82.65	76.04	69.43
67	1,332.37	1,219.96	1,107.55	67	90.92	84.31	76.04
68	1,461.31	1,332.37	1,206.74	68	99.18	90.92	81.00
69	1,600.17	1,458.01	1,315.84	69	107.45	99.18	89.27
70	1,748.94	1,590.25	1,431.56	70	117.37	107.45	95.88
71	1,930.78	1,748.94	1,563.80	71	130.59	119.02	105.80
72	2,132.46	1,920.86	1,709.27	72	143.82	130.59	115.71
73	2,353.97	2,109.31	1,864.66	73	158.69	143.82	125.63
74	2,595.32	2,317.60	2,036.58	74	175.23	157.04	137.20

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,863.11	2,542.42	2,221.72	75	193.41	171.92	148.78
76	3,223.48	2,863.11	2,502.74	76	218.20	193.41	168.61
77	3,630.14	3,223.48	2,813.52	77	244.65	218.20	188.45
78	4,086.38	3,626.83	3,167.28	78	276.06	244.65	213.25
79	4,598.83	4,083.08	3,564.01	79	309.12	274.41	239.69
80		4,592.22	4,007.03	80	347.14	307.47	267.80
81		5,167.49	4,509.57	81	391.78	347.14	302.51
82		5,815.49	5,071.61	82	439.72	390.12	340.53
83		6,546.15	5,706.39	83	494.27	438.06	381.86
84		7,366.07	6,420.51	84	555.43	492.61	429.80
				85	623.21	553.78	482.70
				86	702.55	623.21	543.86
				87	790.17	700.90	611.63
				88	887.70	788.51	687.68
				89	998.45	887.70	773.64
				90	1,124.09	998.45	871.17
				91	1,264.60	1,124.09	978.62
				92	1,421.64	1,264.60	1,100.94
				93	1,600.17	1,421.64	1,239.80
				94	1,800.19	1,598.52	1,393.54
				95	2,025.01	1,798.54	1,568.76
				96	2,277.93	2,023.35	1,763.82
				97	2,562.25	2,276.27	1,985.33
				98	2,882.95	2,560.60	2,233.29
				99	3,241.66	2,881.30	2,511.01

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	360.37	340.53	317.39	18-44	24.80	24.80	23.14
45-49	423.19	400.04	370.29	45-49	29.76	28.10	26.45
50-54	495.92	462.86	429.80	50-54	33.06	31.41	29.76
55	661.23	628.17	595.10	55	46.29	42.98	39.67
56	710.82	674.45	638.08	56	49.59	46.29	42.98
57	763.72	720.74	677.76	57	52.90	49.59	46.29
58	819.92	773.64	724.04	58	56.20	52.90	49.59
59	879.43	826.53	773.64	59	59.51	56.20	52.90
60	942.25	882.74	823.23	60	62.82	59.51	56.20
61	1,008.37	945.55	882.74	61	67.78	64.47	61.16
62	1,077.80	1,011.68	945.55	62	72.73	69.43	64.47
63	1,150.53	1,081.11	1,014.98	63	77.69	74.39	69.43
64	1,226.58	1,157.15	1,087.72	64	84.31	79.35	74.39
65	1,309.23	1,236.49	1,163.76	65	89.27	84.31	77.69
66	1,421.64	1,345.60	1,269.56	66	97.53	92.57	85.96
67	1,540.66	1,461.31	1,381.96	67	105.80	99.18	92.57
68	1,672.90	1,590.25	1,507.60	68	114.06	107.45	100.84
69	1,811.76	1,725.80	1,639.84	69	122.33	117.37	110.76
70	1,963.84	1,874.58	1,785.31	70	132.25	125.63	119.02
71	2,172.13	2,079.56	1,983.68	71	147.12	140.51	133.90
72	2,403.56	2,301.07	2,201.89	72	162.00	155.39	147.12
73	2,654.83	2,549.03	2,446.54	73	178.53	171.92	163.65
74	2,935.85	2,823.44	2,714.34	74	196.71	190.10	181.84

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,243.32	3,127.60	3,011.89	75	216.55	209.94	201.67
76	3,649.97	3,521.03	3,388.79	76	244.65	236.39	228.12
77	4,106.22	3,960.75	3,811.97	77	274.41	266.14	256.23
78	4,618.67	4,456.67	4,288.06	78	309.12	299.21	287.63
79	5,197.24	5,012.10	4,823.65	79	347.14	335.57	324.00
				80	390.12	376.90	363.67
				81	439.72	424.84	409.96
				82	494.27	477.74	461.21
				83	555.43	537.25	519.06
				84	624.86	605.02	583.53
				85	702.55	679.41	654.61
				86	791.82	765.37	737.27
				87	889.35	861.25	829.84
				88	1,001.76	968.70	932.33
				89	1,125.74	1,089.37	1,049.70
				90	1,266.25	1,224.92	1,180.29
				91	1,424.94	1,378.66	1,327.41
				92	1,603.47	1,550.58	1,494.37
				93	1,803.50	1,743.99	1,681.17
				94	2,028.31	1,962.19	1,891.11
				95	2,282.89	2,206.84	2,125.84
				96	2,567.21	2,482.91	2,391.99
				97	2,887.91	2,793.68	2,691.19
				98	3,249.93	3,142.48	3,026.77
				99	3,654.93	3,534.26	3,405.32

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	419.88	403.35	383.51	18-44	28.10	28.10	26.45
45-49	499.23	469.47	439.72	45-49	34.71	33.06	31.41
50-54	588.49	545.51	502.53	50-54	39.67	38.02	34.71
55	803.39	747.19	690.98	55	56.20	52.90	47.94
56	866.21	803.39	740.57	56	61.16	57.86	51.25
57	929.02	862.90	793.47	57	66.12	61.16	54.55
58	998.45	925.72	849.68	58	69.43	64.47	59.51
59	1,074.49	991.84	909.19	59	74.39	69.43	62.82
60	1,153.84	1,064.58	972.00	60	79.35	72.73	66.12
61	1,243.11	1,143.92	1,041.43	61	85.96	79.35	71.08
62	1,335.68	1,226.58	1,114.17	62	92.57	84.31	76.04
63	1,438.17	1,315.84	1,190.21	63	99.18	90.92	81.00
64	1,543.96	1,411.72	1,272.86	64	105.80	95.88	87.61
65	1,659.68	1,510.90	1,358.82	65	112.41	102.49	92.57
66	1,811.76	1,646.45	1,481.15	66	123.98	112.41	100.84
67	1,977.07	1,795.23	1,610.09	67	133.90	122.33	109.10
68	2,158.91	1,957.23	1,752.25	68	145.47	132.25	119.02
69	2,353.97	2,132.46	1,904.33	69	158.69	143.82	128.94
70	2,568.87	2,320.91	2,069.64	70	171.92	155.39	138.86
71	2,823.44	2,558.95	2,291.15	71	190.10	171.92	153.74
72	3,101.15	2,820.13	2,532.50	72	208.29	190.10	170.27
73	3,408.62	3,107.77	2,800.30	73	229.78	208.29	188.45
74	3,745.85	3,421.85	3,094.54	74	251.27	229.78	208.29

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,112.83	3,768.99	3,421.85	75	276.06	252.92	229.78
76	4,631.89	4,241.77	3,851.65	76	310.78	285.98	259.53
77	5,210.47	4,774.06	4,334.34	77	350.45	320.69	290.94
78	5,865.08	5,372.47	4,879.85	78	393.43	360.37	327.31
79	6,599.04	6,043.61	5,488.18	79	441.37	405.00	368.63
				80	495.92	454.59	413.27
				81	558.74	512.45	466.16
				82	628.17	575.27	524.02
				83	705.86	648.00	588.49
				84	795.13	729.00	662.88
				85	892.66	818.27	743.88
				86	1,005.06	920.76	838.10
				87	1,130.70	1,036.47	942.25
				88	1,271.21	1,165.41	1,059.62
				89	1,429.90	1,310.88	1,191.86
				90	1,610.09	1,476.19	1,340.64
				91	1,810.11	1,659.68	1,509.25
				92	2,036.58	1,866.31	1,697.70
				93	2,291.15	2,101.05	1,909.29
				94	2,577.13	2,362.23	2,147.33
				95	2,899.48	2,658.13	2,416.78
				96	3,261.50	2,990.40	2,717.64
				97	3,669.81	3,363.99	3,058.17
				98	4,127.71	3,783.87	3,440.03
				99	4,643.47	4,256.65	3,869.83

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	499.23	479.39	456.25	18-44	34.71	33.06	31.41
45-49	595.10	568.66	538.90	45-49	42.98	39.67	38.02
50-54	707.51	671.15	631.47	50-54	49.59	46.29	42.98
55	1,008.37	948.86	889.35	55	69.43	64.47	59.51
56	1,087.72	1,018.29	952.17	56	76.04	69.43	64.47
57	1,170.37	1,094.33	1,014.98	57	81.00	76.04	69.43
58	1,259.64	1,170.37	1,084.41	58	87.61	81.00	74.39
59	1,352.21	1,256.33	1,160.45	59	92.57	87.61	79.35
60	1,454.70	1,345.60	1,236.49	60	99.18	92.57	84.31
61	1,567.11	1,444.78	1,325.76	61	107.45	99.18	90.92
62	1,686.13	1,550.58	1,418.33	62	115.71	107.45	97.53
63	1,811.76	1,666.29	1,517.52	63	123.98	114.06	104.14
64	1,950.62	1,788.62	1,626.62	64	133.90	122.33	110.76
65	2,096.09	1,917.56	1,739.03	65	142.16	130.59	117.37
66	2,258.09	2,076.25	1,897.72	66	153.74	142.16	128.94
67	2,426.70	2,248.17	2,069.64	67	165.31	153.74	138.86
68	2,611.85	2,433.31	2,254.78	68	176.88	165.31	152.08
69	2,810.21	2,634.99	2,456.46	69	190.10	178.53	165.31
70	3,021.81	2,849.89	2,677.97	70	203.33	191.76	178.53
71	3,355.73	3,154.05	2,955.68	71	226.47	213.25	198.37
72	3,726.01	3,491.28	3,256.54	72	251.27	234.74	218.20
73	4,135.97	3,864.87	3,590.46	73	277.72	259.53	241.35
74	4,592.22	4,278.14	3,960.75	74	307.47	287.63	266.14

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,094.75	4,731.08	4,364.10	75	340.53	317.39	292.59
76	5,732.84	5,326.18	4,912.91	76	383.51	357.06	330.61
77	6,450.27	5,994.02	5,531.16	77	431.45	401.70	370.29
78	7,260.27	6,744.51	6,222.14	78	486.00	451.29	416.57
79	8,166.15	7,587.58	7,005.70	79	545.51	507.49	467.82
				80	613.29	570.31	525.68
				81	690.98	643.04	591.80
				82	776.94	722.39	666.19
				83	874.47	811.66	748.84
				84	983.57	914.15	843.06
				85	1,105.90	1,026.55	947.21
				86	1,244.76	1,155.49	1,066.23
				87	1,400.15	1,299.31	1,200.13
				88	1,575.37	1,462.96	1,348.90
				89	1,772.09	1,644.80	1,517.52
				90	1,993.60	1,851.43	1,707.62
				91	2,243.21	2,081.21	1,920.86
				92	2,522.58	2,342.40	2,160.56
				93	2,838.32	2,634.99	2,431.66
				94	3,193.73	2,963.95	2,734.17
				95	3,592.11	3,334.24	3,076.36
				96	4,041.75	3,750.81	3,461.52
				97	4,545.93	4,220.28	3,892.97
				98	5,114.59	4,747.61	4,380.63
				99	5,752.67	5,341.06	4,927.79

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	591.80	552.12	509.14	18-44	39.67	38.02	36.37
45-49	694.29	651.31	605.02	45-49	47.94	46.29	42.98
50-54	810.00	763.72	714.12	50-54	56.20	52.90	49.59
55	1,061.27	995.15	929.02	55	72.73	69.43	64.47
56	1,124.09	1,054.66	988.53	56	77.69	74.39	69.43
57	1,190.21	1,117.47	1,048.04	57	82.65	77.69	72.73
58	1,259.64	1,186.90	1,110.86	58	85.96	82.65	76.04
59	1,335.68	1,256.33	1,176.98	59	90.92	87.61	81.00
60	1,411.72	1,329.07	1,246.41	60	95.88	90.92	84.31
61	1,497.68	1,408.41	1,319.15	61	102.49	97.53	90.92
62	1,583.64	1,491.07	1,398.49	62	107.45	102.49	95.88
63	1,676.21	1,577.03	1,477.84	63	114.06	109.10	100.84
64	1,775.39	1,669.60	1,563.80	64	120.67	114.06	107.45
65	1,877.88	1,765.48	1,653.07	65	127.29	120.67	112.41
66	2,039.88	1,917.56	1,795.23	66	138.86	130.59	122.33
67	2,211.80	2,079.56	1,947.31	67	150.43	142.16	132.25
68	2,400.25	2,258.09	2,115.93	68	162.00	153.74	143.82
69	2,605.23	2,449.85	2,294.46	69	176.88	165.31	155.39
70	2,823.44	2,658.13	2,489.52	70	190.10	178.53	166.96
71	3,101.15	2,919.32	2,734.17	71	209.94	196.71	183.49
72	3,405.32	3,203.64	2,998.66	72	229.78	216.55	201.67
73	3,739.24	3,514.42	3,289.60	73	251.27	236.39	221.51
74	4,102.91	3,858.26	3,610.30	74	276.06	259.53	243.00

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,502.95	4,231.85	3,957.44	75	300.86	284.33	266.14
76	5,068.30	4,764.14	4,456.67	76	338.88	320.69	299.21
77	5,699.77	5,359.24	5,015.41	77	381.86	360.37	337.23
78	6,413.90	6,030.39	5,643.57	78	429.80	405.00	378.55
79	7,213.98	6,784.19	6,351.08	79	482.70	454.59	426.49
80		7,630.56	7,147.86	80		510.80	477.74
81		8,586.03	8,043.82	81		575.27	538.90
82		9,660.52	9,048.89	82		646.35	605.02
83		10,867.26	10,179.59	83		727.35	681.06
84		12,222.78	11,452.45	84		818.27	767.02

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	710.82	664.53	618.25	18-44	47.94	46.29	42.98
45-49	839.76	786.86	737.27	45-49	57.86	56.20	51.25
50-54	985.23	929.02	872.82	50-54	67.78	64.47	59.51
55	1,312.54	1,233.19	1,153.84	55	87.61	82.65	77.69
56	1,388.58	1,305.92	1,223.27	56	94.22	89.27	82.65
57	1,467.92	1,381.96	1,296.00	57	99.18	94.22	87.61
58	1,550.58	1,464.62	1,372.05	58	105.80	99.18	92.57
59	1,639.84	1,547.27	1,454.70	59	110.76	105.80	97.53
60	1,732.41	1,636.54	1,537.35	60	117.37	110.76	102.49
61	1,834.90	1,732.41	1,626.62	61	125.63	117.37	109.10
62	1,944.01	1,834.90	1,722.50	62	132.25	125.63	115.71
63	2,056.42	1,940.70	1,818.37	63	140.51	132.25	122.33
64	2,178.74	2,053.11	1,924.17	64	147.12	140.51	130.59
65	2,304.38	2,168.82	2,033.27	65	155.39	147.12	137.20
66	2,506.05	2,357.27	2,211.80	66	170.27	160.35	150.43
67	2,720.95	2,562.25	2,403.56	67	183.49	173.57	162.00
68	2,955.68	2,783.76	2,611.85	68	200.02	188.45	176.88
69	3,213.56	3,025.11	2,839.97	69	216.55	204.98	191.76
70	3,487.97	3,286.30	3,084.62	70	234.74	221.51	206.63
71	3,838.42	3,616.91	3,392.09	71	257.88	244.65	228.12
72	4,221.93	3,977.28	3,729.32	72	284.33	267.80	251.27
73	4,645.12	4,374.02	4,099.61	73	312.43	294.25	276.06
74	5,111.28	4,807.12	4,502.95	74	342.18	322.35	302.51
75	5,620.43	5,286.51	4,949.28	75	375.25	353.76	332.27
76	6,324.63	5,951.04	5,570.84	76	423.19	398.39	373.59
77	7,114.80	6,694.92	6,271.74	77	476.08	447.98	421.53
78	8,004.15	7,531.37	7,058.60	78	535.59	504.19	472.78
79	9,002.60	8,473.62	7,941.33	79	601.72	567.00	532.29

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	915.80	862.90	806.70	18-44	61.16	57.86	54.55
45-49	1,087.72	1,024.90	958.78	45-49	74.39	69.43	66.12
50-54	1,289.39	1,213.35	1,137.31	50-54	87.61	82.65	77.69
55	1,719.19	1,610.09	1,500.98	55	115.71	109.10	102.49
56	1,821.68	1,705.97	1,590.25	56	123.98	115.71	109.10
57	1,927.48	1,805.15	1,682.82	57	130.59	122.33	114.06
58	2,039.88	1,910.95	1,782.01	58	138.86	128.94	120.67
59	2,158.91	2,023.35	1,884.50	59	145.47	137.20	127.29
60	2,284.54	2,139.07	1,993.60	60	153.74	143.82	133.90
61	2,423.40	2,264.70	2,109.31	61	163.65	152.08	142.16
62	2,565.56	2,396.95	2,228.33	62	173.57	162.00	150.43
63	2,717.64	2,535.80	2,357.27	63	181.84	170.27	158.69
64	2,879.64	2,684.58	2,489.52	64	193.41	180.18	168.61
65	3,048.26	2,839.97	2,631.68	65	203.33	190.10	176.88
66	3,319.36	3,097.85	2,876.34	66	221.51	208.29	193.41
67	3,610.30	3,375.56	3,137.52	67	241.35	226.47	211.59
68	3,927.69	3,676.42	3,428.46	68	262.84	246.31	229.78
69	4,271.53	4,007.03	3,742.54	69	285.98	269.45	251.27
70	4,645.12	4,364.10	4,083.08	70	310.78	292.59	272.76
71	5,091.45	4,777.36	4,459.97	71	340.53	320.69	299.21
72	5,580.75	5,227.00	4,873.24	72	373.59	350.45	325.65
73	6,113.04	5,719.61	5,322.88	73	408.31	383.51	355.41
74	6,698.23	6,255.21	5,812.18	74	447.98	418.23	388.47
75	7,339.62	6,843.70	6,347.78	75	489.31	456.25	423.19
76	8,139.70	7,620.64	7,101.58	76	543.86	509.14	474.43
77	9,025.75	8,483.54	7,941.33	77	601.72	567.00	530.63
78	10,004.36	9,445.62	8,883.58	78	667.84	629.82	593.45
79	11,095.39	10,513.51	9,934.93	79	740.57	700.90	662.88

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,210.05	1,147.23	1,084.41	18-44	81.00	77.69	74.39
45-49	1,451.39	1,381.96	1,309.23	45-49	97.53	94.22	89.27
50-54	1,739.03	1,659.68	1,580.33	50-54	117.37	112.41	105.80
55	2,291.15	2,175.44	2,056.42	55	155.39	147.12	138.86
56	2,426.70	2,301.07	2,172.13	56	165.31	155.39	147.12
57	2,568.87	2,433.31	2,294.46	57	173.57	163.65	155.39
58	2,720.95	2,575.48	2,423.40	58	183.49	173.57	163.65
59	2,879.64	2,720.95	2,558.95	59	193.41	183.49	171.92
60	3,048.26	2,876.34	2,701.11	60	203.33	191.76	180.18
61	3,223.48	3,038.34	2,849.89	61	216.55	203.33	191.76
62	3,405.32	3,206.95	3,005.28	62	228.12	214.90	201.67
63	3,600.38	3,385.48	3,170.58	63	241.35	226.47	213.25
64	3,805.36	3,573.93	3,342.50	64	256.23	239.69	224.82
65	4,020.26	3,772.30	3,524.34	65	269.45	252.92	236.39
66	4,321.12	4,076.46	3,835.12	66	289.29	274.41	257.88
67	4,641.81	4,403.77	4,169.03	67	310.78	295.90	279.37
68	4,985.65	4,760.83	4,532.71	68	333.92	319.04	304.16
69	5,355.94	5,141.04	4,926.14	69	358.72	343.84	328.96
70	5,752.67	5,554.30	5,355.94	70	383.51	370.29	357.06
71	6,311.41	6,079.98	5,851.86	71	421.53	406.65	390.12
72	6,919.74	6,655.25	6,394.06	72	462.86	444.68	426.49
73	7,587.58	7,286.72	6,982.55	73	505.84	486.00	466.16
74	8,321.54	7,974.39	7,627.25	74	555.43	532.29	509.14
75	9,124.93	8,728.19	8,331.46	75	608.33	581.88	555.43
76	10,146.52	9,680.36	9,210.89	76	677.76	646.35	614.94
77	11,283.84	10,731.71	10,179.59	77	753.80	717.43	679.41
78	12,543.47	11,898.78	11,247.47	78	838.10	795.13	752.15
79	13,948.58	13,191.47	12,431.06	79	930.68	881.08	829.84

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

SERFF Tracking #:

MILL-130642278

State Tracking #:

MILL-130642278

Company Tracking #:

LTC3+ NQ FO

State: Pennsylvania

Filing Company:

MetLife Insurance Company USA

TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified

Product Name: Long-Term Care

Project Name/Number: Round 3.2 Filing/145GEC01-50

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	CovLtr_LTC3+ NQ FO_PA_20160817.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	AM_LTC3+ NQ FO_PA_20160817.pdf Supplement to AM_LTC3+ NQ FO_PA_20160817.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not applicable as this is not an advertisement filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	MetLife Auth Letter_McLinden_LTC3+ NQ FO_20160817.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not applicable as there are no insert pages.
Attachment(s):	
Item Status:	

SERFF Tracking #:

MILL-130642278

State Tracking #:

MILL-130642278

Company Tracking #:

LTC3+ NQ FO

State: Pennsylvania

Filing Company:

MetLife Insurance Company USA

TOI/Sub-TOI: LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified

Product Name: Long-Term Care

Project Name/Number: Round 3.2 Filing/145GEC01-50

Status Date:	
Satisfied - Item:	Rate Table (A&H)
Comments:	See the Rate/Rule Schedule attachments.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Numerical Data
Comments:	
Attachment(s):	PA_Supplement Exhibits_LTC3+ NQ FO_20160817.xlsb
Item Status:	
Status Date:	

SERFF Tracking #:

MILL-130642278

State Tracking #:

MILL-130642278

Company Tracking #:

LTC3+ NQ FO

State:

Pennsylvania

Filing Company:

MetLife Insurance Company USA

TOI/Sub-TOI:

LTC04I Individual Long Term Care - Nursing Home/LTC04I.002 Non Qualified

Product Name:

Long-Term Care

Project Name/Number:

Round 3.2 Filing/145GEC01-50

Attachment PA_Supplement Exhibits_LTC3+ NQ FO_20160817.xlsb is not a PDF document and cannot be reproduced here.



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August 17, 2016

Honorable Teresa D. Miller
Insurance Commissioner
Pennsylvania Department of Insurance (Department)
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

RE: MetLife Insurance Company USA (MetLife USA)
Company NAIC # 87726
SERFF Tracking # MILL-130642278
Policy Forms: Nursing Facility Only
Annual 5% Benefit Inflation Rider
Cost of Living (CPI) Benefit Inflation Rider

H-LTC3JFO26, et al.
H-5AIFO
H-COLRFO4

Dear Commissioner Miller:

Milliman, Inc. has been retained by GNA Corporation (Genworth), a reinsurer of this business, to submit the referenced rate filing on behalf of MetLife USA for your review. In preparing this rate filing, I relied on data provided to me by Union Fidelity Life Insurance Company (UFLIC), the retrocessionaire on this business, and Genworth.

H-LTC3JFO26, et al. is an existing individual facility only long term care policy of insurance previously approved in 1994. The form was issued in Pennsylvania from September 1994 through December 1998 and is no longer being marketed in any state. Nationwide, the last policies were issued in 1999.

The company is requesting the approval of a premium rate increase on the above listed form and all associated riders. The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. As noted in the attached actuarial memorandum, four prior increases have been approved and implemented on this form and associated riders.

1. A 39.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004.
2. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010.
3. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014.

Offices in Principal Cities Worldwide

This work product was prepared to provide assistance to Genworth and MetLife USA. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.



Honorable Teresa D. Miller
August 17, 2016

4. On April 14, 2015, the company requested a rate increase of 48.7%. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.

Emerging experience continues to show the need for significant rate relief. The company is requesting a new premium rate increase of 56.5% at this time. This level is comprised of the remainder of the 2015 request along with an additional 21.0% that is needed due to continued poor performance of the business.

Similar to the prior increases, the company will offer insureds affected by the premium increase the option of reducing their policy daily benefit, where possible, to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase.

For policyholders who do not have a nonforfeiture benefit as part of their policy, the company is making an optional limited benefit available for those who wish to elect a limited paid-up long term care insurance benefit. This option provides a paid-up policy with benefits equal to the total of premiums paid, less any claims paid. While the company is strongly encouraging policyholders to keep or reduce their existing coverage, it believes it is important to provide a comprehensive set of options to policyholders. The optional limited benefit endorsement form MICC OLB 10/07/2013 was previously approved by the Department.

The following electronic items are included in this submission:

- this cover letter;
- a letter from MetLife USA authorizing us to submit this filing on their behalf;
- an actuarial memorandum and rate schedules;
- a supplement to the actuarial memorandum; and
- a Microsoft Excel workbook containing all numerical data.

The required \$100 filing fee will be paid via Electronic Funds Transfer (EFT).



Honorable Teresa D. Miller
August 17, 2016

The contact person for this filing is:

Amy Pahl, FSA, MAAA
Principal and Consulting Actuary
8500 Normandale Lake Blvd., Suite 1850
Minneapolis, MN 55437
(952) 820-2419
amy.pahl@milliman.com

Thank you for your assistance in reviewing this filing.

Respectfully,

A handwritten signature in blue ink that reads "Amy Pahl".

Amy Pahl, FSA, MAAA
Principal and Consulting Actuary

ABP/jrn

Enclosures

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Nursing Facility Only Product

August 2016

Product or Rider

Nursing Facility Only
Annual 5% Benefit Inflation Rider
Cost of Living (CPI) Benefit Inflation Rider

Form Number

H-LTC3JFO26, et al.
H-5AIFO
H-COLRFO4

This policy form is an individual policy form providing facility only long term care coverage. The form was issued in Pennsylvania from September 1994 through December 1998.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of documenting the rates and demonstrating that the anticipated loss ratio of this product with those rates meets the minimum requirements in the statutes of Pennsylvania. It may not be suitable for other purposes.

2. Description of Benefits

This is an individually underwritten policy which pays a daily benefit for Nursing Facility Care, Assisted Living Facility Care, Alzheimer's Facility Care, Hospice Facility Care, Bed Reservation, and Respite Care provided in a Facility setting.

Elimination periods are 20, 60, and 100 days. The elimination period applies to all benefits except the Respite Care Benefit and Alternative Plan of Care Benefit. The elimination period must be satisfied in full only once during the life of the contract.

Benefit periods are 2 years, 3 years, 5 years, and unlimited. Benefit eligibility is defined as not being able to perform at least two of five Activities of Daily Living (ADLs) (dressing, eating, toileting, transferring, and bathing) or cognitive impairment.

The most the company will pay for all services received on one day will be the daily benefit amount for Nursing Facility Care, except for Alternate Plan of Care benefits, which will be paid in a lump sum.

Premiums will be waived if benefits, other than Respite Care or Alternate Plan of Care, are being paid.

A 5% compound and a cost of living (CPI) inflation rider as well as a non-forfeiture rider are available options.

3. Renewability

This policy form is guaranteed renewable for life.

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Nursing Facility Only Product

August 2016

4. Applicability

This filing is applicable to in-force policies only as this policy form is no longer being sold in the market. The premium changes will apply to the base form and all riders associated with the base form.

5. Actuarial Assumptions

- a. Expected Claim Costs are the product of the reinsurer's (General Electric Capital Assurance Company; GECA) expected claim costs used at the time of the reinsurance transaction executed in 2000 between The Travelers Insurance Company and GECA and actual-to-expected factors that reflect actual emerging experience on this policy form.

At the time the expected claim costs were developed, the reinsurer had been marketing nursing home and home health care benefit riders and policies on a direct basis for over 20 and 10 years, respectively. Using the experience on this business, both the expected incidence and severity of claims were developed for nursing home benefits. Selection factors were applied to the incidence rates in order to reflect the effects of underwriting.

The expected incidence rates, lengths of stay, and amount of benefit payments were separately identified for all combinations of plan options.

Actual-to-expected adjustment factors were developed from actual emerging experience through December 31, 2013, including runout through June 30, 2014, and are shown in the following table:

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Nursing Facility Only Product

August 2016

Actual-to-Expected Adjustment Factors

Policy Duration	Policy Issue Year	
	1994 through 1997	1998 and Later
1 - 4	151.8%	132.5%
5 - 7	171.1%	158.2%
8 - 9	176.6%	179.4%
10 - 11	181.2%	188.6%
12 - 13	188.6%	197.8%
14 - 15	207.0%	207.0%
16	216.2%	218.6%
17	216.2%	220.9%
18	220.8%	228.0%
19	223.2%	228.0%
20	220.9%	223.3%
21	223.3%	223.3%
22	218.5%	218.5%
23	213.0%	213.0%
24	207.7%	207.7%
25	202.5%	202.5%
26	197.5%	197.5%
27	192.5%	192.5%
28	187.7%	187.7%
29	183.0%	183.0%
30	178.4%	178.4%
31	174.0%	174.0%
32	169.6%	169.6%
33	165.4%	165.4%
34	161.3%	161.3%
35	157.2%	157.2%
36	153.3%	153.3%
37	149.5%	149.5%
38	145.7%	145.7%
39	142.1%	142.1%
40	138.5%	138.5%
41	135.1%	135.1%
42+	131.7%	131.7%

A cumulative 2.0% increase in morbidity is assumed due to adverse selection from the rate increase.

- b. Termination Rates. Historical termination rates are based on actual experience of this policy form.

METLIFE INSURANCE COMPANY USA

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Actuarial Memorandum for the LTC3+ Nursing Facility Only Product

August 2016

Future voluntary lapse rates vary by duration as developed from actual experience through December 31, 2013, including runout through June 30, 2014, and are shown in the following table:

Voluntary Lapse Rates

Policy Duration	Lapse Rate
1	6.00%
2	4.00%
3	2.50%
4	1.50%
5	1.30%
6	1.10%
7+	1.00%

A benefit exhaustion rate assumption is applied to policies with non-lifetime benefit periods additively in conjunction with the lapse assumption. Benefit exhaustion rates were developed from actual experience through December 31, 2013, including runout through June 30, 2014, and are shown in the following table:

Assumed Benefit Exhaustion Rates

Attained Age	Currently Assumed Exhaustion Rates	Attained Age	Currently Assumed Exhaustion Rates
< 67	0.000%	84	1.100%
67	0.003%	85	1.400%
68	0.008%	86	1.740%
69	0.014%	87	2.120%
70	0.021%	88	2.540%
71	0.029%	89	3.000%
72	0.038%	90	3.500%
73	0.048%	91	4.040%
74	0.060%	92	4.550%
75	0.075%	93	5.100%
76	0.094%	94	5.690%
77	0.138%	95	6.320%
78	0.238%	96	6.990%
79	0.346%	97	7.700%
80	0.463%	98	8.450%
81	0.591%	99	9.240%
82	0.735%	100	10.070%
83	0.898%	101+	11.000%

In the year of rate increase implementation, an additional 2.3% of in-force policyholders are assumed to lapse, and a 5.7% reduction in premium and claims is expected due to the election of reduced benefits.

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Nursing Facility Only Product

August 2016

Future mortality is based on 1983 IAM with selection factors consistent with experience and shown in the following table:

Mortality Selection Factors

Policy Duration	Factor
1	30.0%
2	45.0%
3	50.0%
4	53.0%
5	56.0%
6	60.0%
7	62.0%
8	63.0%
9	64.0%
10	65.0%
11	65.0%
12	68.0%
13	70.0%
14	72.0%
15	75.0%
16	78.0%
17	80.0%
18	85.0%
19	90.0%
20+	95.0%

- c. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

The above assumptions are based on actual experience of the policies in-force under this policy form and general experience of the reinsurer and are deemed reasonable for this particular policy.

6. Marketing Method

This policy form was marketed by agents as well as through various subsidiaries of Citigroup.

7. Underwriting Description

This policy form was fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Nursing Facility Only Product

August 2016

8. Premiums

Premiums are unisex, level and payable for life. The premiums vary by issue age, elimination period, benefit period, initial daily benefit, and inflation protection option.

9. Issue Age Range

Elimination periods of 20, 60, and 100 days are available for issue ages 18 to 79. Only the 60 and 100 day elimination periods of the 2-year benefit period are available for issue ages 80 through 84.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

The following modal factors and nationwide percent distributions (based on in-force count as of 12/31/2014) are applied to the annual premium (AP):

Premium Mode	Modal Factors	Percent Distribution
Annual	1.00*AP	50.4%
Semi-Annual	0.51*AP	16.6%
Quarterly	0.26*AP	7.6%
Monthly	0.09*AP	25.4%

12. Reserves

Active life reserves have not been used in this rate increase analysis, except as described in the supplement to the actuarial memorandum. Claim reserves as of December 31, 2014 have been discounted to the incurred date of each respective claim and included in historical incurred claims. Incurred but not reported balances as of December 31, 2014 have been allocated to a calendar year of incurred and included in historic incurred claims.

13. Trend Assumptions

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

14. Past and Future Policy Experience

Nationwide experience for this policy form is shown in Exhibit I. The experience and projections in Exhibit I have been restated to reflect the rate level approved in Pennsylvania on a nationwide basis as described in Section 16.

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Nursing Facility Only Product

August 2016

The company has chosen a credibility standard of 1,082 claims. Based on this parameter, Pennsylvania-specific experience for the above-referenced form is not considered fully credible.

Historical experience is shown by claim incurral year with the loss ratio for each loss year calculated by the following formula:

$$LR_j = \frac{\sum_{t=j}^{2014} Pmt_t^j * v^{t-j} + {}_jCR_{2014} * v^{2014-j+1/2} + {}_jIBNR_{2014} * v^{2014-j+1/2}}{EP_j}$$

LR_j = loss ratio for year j

Pmt_t^j = claim payments in year t on claims incurred in year j , assumed to occur mid-year

${}_jCR_{2014}$ = open claim reserve held on December 31, 2014 for claims incurred in year j

${}_jIBNR_{2014}$ = incurred but not reported reserve as of December 31, 2014 attributable to claims incurred in year j

EP_j = earned premium in year j , assumed mid-year

j = year of incurral

$v = 1 / 1.045 = 0.956938$

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums.

A lifetime loss ratio as of 12/31/2014 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at 4.5%.

15. Projected Earned Premiums and Incurred Claims

Exhibit I contains lifetime projections of earned premium and incurred claims based on the current premiums and the filed premium rate schedule increase. Earned premiums and incurred claims for projection years 2015 through 2054 are developed from an asset share model representing actual contracts in-force as of December 31, 2014. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims. The projections reflecting the proposed rate increase request assume that the increase is effective on each policy's first anniversary on or after July 1, 2016, but no sooner than 12 months after the prior rate increase was effective.

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Nursing Facility Only Product

August 2016

16. History of Previous Rate Revisions

Four prior rate increases have been approved and implemented on this policy form and associated riders. A 39.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.

The experience and projections in Exhibit I have been restated to reflect the rate level approved in Pennsylvania on a nationwide basis. The restated nationwide projections assume the previously approved rate increases in Pennsylvania were implemented on each policy's first anniversary on or after the effective dates of the prior rate increases in Pennsylvania.

17. Requested Rate Increase and Demonstration of Satisfaction of Loss Ratio Requirements

On April 14, 2015, the company requested a rate increase of 48.7%. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015. Emerging experience continues to show the need for significant rate relief. The company is requesting a new premium rate increase of 56.5% at this time. This level is comprised of the remainder of the 2015 request along with an additional 21.0% that is needed due to continued poor performance of the business.

Projected experience assuming this increase is implemented is shown in Exhibit I. As shown in Exhibit I, the expected lifetime loss ratio with and without the requested rate increase exceeds the minimum loss ratio of 60.0%.

Current rate tables are included with this memorandum in Exhibit II. Rate tables reflecting the 56.5% increase are included with this memorandum in Exhibit III. The actual rates implemented may vary slightly from those in Exhibit III due to rounding in the implementation algorithm.

18. Pennsylvania Average Annual Premium (Annual Premium Based on 2014 In-force)

Before increase*: \$2,851
After increase: \$4,461

*Before increase average premium reflects the full impact of the prior rate increase approved in Pennsylvania in July 2015.

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Nursing Facility Only Product

August 2016

19. Proposed Effective Date

The rate increase will apply to policies on their billing anniversary date following at least a 60-day policyholder notification period following approval, but no sooner than 12 months after the prior rate increase was effective.

20. Nationwide Distribution of Business as of 12/31/2014 (based on in-force count)

By Issue Age:

Issue Ages	Percent Distribution
< 48	0.4%
48 - 52	1.7%
53 - 57	5.9%
58 - 62	18.3%
63 - 67	36.2%
68 - 72	26.2%
73 +	11.3%

By Elimination Period:

Elimination Period	Percent Distribution
20-day	43.1%
60-day	18.6%
100-day	38.3%

By Benefit Period:

Benefit Period	Percent Distribution
2-Year	8.8%
3-Year	35.1%
5-Year	31.0%
Unlimited	25.1%

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Nursing Facility Only Product

August 2016

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	23.5%
Compound	29.2%
CPI	47.3%

21. Number of Policyholders

As of 12/31/2014, the number of policies in-force and annualized premium in the state and nationwide are:

	Number of Insured	Annual Premium* based on 2014 In-force
Pennsylvania	79	\$195,817
Nationwide	1,755	\$4,086,853

*Annualized premiums reflect all prior rate increases approved prior to April 1, 2015 except any rate increase approved in the most recent nationwide rate increase filing.

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

Actuarial Memorandum for the LTC3+ Nursing Facility Only Product

August 2016

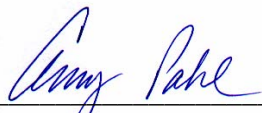
22. Actuarial Certification

I am a Principal and Consulting Actuary for Milliman, Inc. and have been retained by GNA Corporation (Genworth), a reinsurer of this business, to prepare this memorandum on behalf of MetLife Insurance Company USA. I am a Fellow of the Society of Actuaries and a member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premium and rate increases. This memorandum has been prepared for the sole purpose stated, and it may not be appropriate for other purposes.

I believe this rate filing is in compliance with the applicable laws of the State of Pennsylvania and with the rules of the Department. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8 and 18.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the state where it is filed. In my opinion, the actuarial assumptions are appropriate and the rates are not excessive or unfairly discriminatory. Furthermore, the gross premiums bear reasonable relationship to the benefits, based on the lifetime loss ratio exceeding the minimum loss ratio requirement.

In preparing this actuarial memorandum, I relied on data provided to me by Union Fidelity Life Insurance Company, the retrocessionaire on this business, and Genworth. I did not audit this data but did review it for reasonableness. To the extent that this data is incomplete or inaccurate the contents of this memorandum may be materially affected.



Amy Pahl, FSA, MAAA
Principal and Consulting Actuary, Milliman, Inc.

Date: August 17, 2016

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	202.80	188.02	171.12	18-44	13.73	13.73	12.68
45-49	232.38	217.59	198.58	45-49	16.90	15.84	14.79
50-54	261.96	247.17	230.27	50-54	19.01	17.96	16.90
55	361.25	335.89	308.43	55	24.29	23.24	22.18
56	386.60	359.13	329.56	56	26.41	25.35	24.29
57	414.06	384.48	352.80	57	28.52	26.41	25.35
58	443.63	411.95	376.03	58	30.63	28.52	26.41
59	475.32	439.41	403.50	59	31.69	30.63	28.52
60	507.01	468.99	428.85	60	33.80	31.69	29.58
61	542.92	502.79	458.42	61	36.97	34.86	31.69
62	580.95	536.59	490.11	62	39.08	36.97	33.80
63	621.09	572.50	521.80	63	42.25	39.08	35.91
64	665.45	612.64	557.71	64	45.42	42.25	38.03
65	709.82	652.78	593.63	65	47.53	44.36	40.14
66	777.42	714.04	648.55	66	52.81	48.59	44.36
67	851.36	779.53	707.70	67	58.10	53.87	48.59
68	933.75	851.36	771.08	68	63.38	58.10	51.76
69	1,022.47	931.63	840.79	69	68.66	63.38	57.04
70	1,117.54	1,016.13	914.73	70	75.00	68.66	61.26
71	1,233.73	1,117.54	999.23	71	83.45	76.05	67.60
72	1,362.59	1,227.39	1,092.19	72	91.90	83.45	73.94
73	1,504.13	1,347.80	1,191.48	73	101.40	91.90	80.28
74	1,658.35	1,480.89	1,301.33	74	111.96	100.35	87.67

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	1,829.46	1,624.55	1,419.63	75	123.58	109.85	95.06
76	2,059.73	1,829.46	1,599.20	76	139.43	123.58	107.74
77	2,319.58	2,059.73	1,797.78	77	156.33	139.43	120.42
78	2,611.11	2,317.46	2,023.82	78	176.40	156.33	136.26
79	2,938.55	2,608.99	2,277.32	79	197.52	175.34	153.16
80		2,934.33	2,560.41	80	221.82	196.47	171.12
81		3,301.91	2,881.51	81	250.34	221.82	193.30
82		3,715.97	3,240.64	82	280.97	249.28	217.59
83		4,182.84	3,646.25	83	315.83	279.91	244.00
84		4,706.75	4,102.56	84	354.91	314.77	274.63
				85	398.21	353.85	308.43
				86	448.92	398.21	347.51
				87	504.90	447.86	390.82
				88	567.22	503.84	439.41
				89	637.99	567.22	494.34
				90	718.27	637.99	556.66
				91	808.05	718.27	625.31
				92	908.39	808.05	703.48
				93	1,022.47	908.39	792.20
				94	1,150.28	1,021.42	890.44
				95	1,293.93	1,149.22	1,002.40
				96	1,455.54	1,292.88	1,127.04
				97	1,637.22	1,454.49	1,268.58
				98	1,842.14	1,636.17	1,427.02
				99	2,071.35	1,841.08	1,604.48

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	230.27	217.59	202.80	18-44	15.84	15.84	14.79
45-49	270.41	255.62	236.61	45-49	19.01	17.96	16.90
50-54	316.88	295.76	274.63	50-54	21.13	20.07	19.01
55	422.51	401.38	380.26	55	29.58	27.46	25.35
56	454.20	430.96	407.72	56	31.69	29.58	27.46
57	488.00	460.53	433.07	57	33.80	31.69	29.58
58	523.91	494.34	462.65	58	35.91	33.80	31.69
59	561.94	528.14	494.34	59	38.03	35.91	33.80
60	602.08	564.05	526.02	60	40.14	38.03	35.91
61	644.33	604.19	564.05	61	43.31	41.19	39.08
62	688.69	646.44	604.19	62	46.48	44.36	41.19
63	735.17	690.80	648.55	63	49.64	47.53	44.36
64	783.75	739.39	695.03	64	53.87	50.70	47.53
65	836.57	790.09	743.62	65	57.04	53.87	49.64
66	908.39	859.81	811.22	66	62.32	59.15	54.93
67	984.45	933.75	883.04	67	67.60	63.38	59.15
68	1,068.95	1,016.13	963.32	68	72.88	68.66	64.43
69	1,157.68	1,102.75	1,047.82	69	78.16	75.00	70.77
70	1,254.85	1,197.81	1,140.77	70	84.50	80.28	76.05
71	1,387.94	1,328.79	1,267.53	71	94.01	89.78	85.56
72	1,535.82	1,470.33	1,406.96	72	103.51	99.29	94.01
73	1,696.37	1,628.77	1,563.28	73	114.08	109.85	104.57
74	1,875.94	1,804.11	1,734.40	74	125.70	121.47	116.19

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,072.41	1,998.47	1,924.53	75	138.37	134.15	128.87
76	2,332.25	2,249.86	2,165.36	76	156.33	151.05	145.77
77	2,623.78	2,530.83	2,435.77	77	175.34	170.06	163.72
78	2,951.23	2,847.71	2,739.97	78	197.52	191.19	183.79
79	3,320.92	3,202.62	3,082.20	79	221.82	214.42	207.03
				80	249.28	240.83	232.38
				81	280.97	271.46	261.96
				82	315.83	305.26	294.70
				83	354.91	343.29	331.67
				84	399.27	386.60	372.86
				85	448.92	434.13	418.28
				86	505.95	489.05	471.10
				87	568.27	550.32	530.25
				88	640.10	618.98	595.74
				89	719.32	696.08	670.73
				90	809.10	782.70	754.18
				91	910.51	880.93	848.19
				92	1,024.58	990.78	954.87
				93	1,152.39	1,114.37	1,074.23
				94	1,296.05	1,253.80	1,208.38
				95	1,458.71	1,410.12	1,358.37
				96	1,640.39	1,586.52	1,528.43
				97	1,845.31	1,785.10	1,719.61
				98	2,076.63	2,007.97	1,934.04
				99	2,335.42	2,258.31	2,175.92

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	268.29	257.73	245.06	18-44	17.96	17.96	16.90
45-49	318.99	299.98	280.97	45-49	22.18	21.13	20.07
50-54	376.03	348.57	321.11	50-54	25.35	24.29	22.18
55	513.35	477.44	441.52	55	35.91	33.80	30.63
56	553.49	513.35	473.21	56	39.08	36.97	32.74
57	593.63	551.37	507.01	57	42.25	39.08	34.86
58	637.99	591.51	542.92	58	44.36	41.19	38.03
59	686.58	633.76	580.95	59	47.53	44.36	40.14
60	737.28	680.24	621.09	60	50.70	46.48	42.25
61	794.32	730.94	665.45	61	54.93	50.70	45.42
62	853.47	783.75	711.93	62	59.15	53.87	48.59
63	918.96	840.79	760.52	63	63.38	58.10	51.76
64	986.56	902.06	813.33	64	67.60	61.26	55.98
65	1,060.50	965.43	868.26	65	71.83	65.49	59.15
66	1,157.68	1,052.05	946.42	66	79.22	71.83	64.43
67	1,263.30	1,147.11	1,028.81	67	85.56	78.16	69.71
68	1,379.49	1,250.63	1,119.65	68	92.95	84.50	76.05
69	1,504.13	1,362.59	1,216.83	69	101.40	91.90	82.39
70	1,641.45	1,483.01	1,322.45	70	109.85	99.29	88.73
71	1,804.11	1,635.11	1,463.99	71	121.47	109.85	98.23
72	1,981.57	1,802.00	1,618.21	72	133.09	121.47	108.80
73	2,178.03	1,985.79	1,789.33	73	146.82	133.09	120.42
74	2,393.51	2,186.48	1,977.34	74	160.55	146.82	133.09

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,628.01	2,408.30	2,186.48	75	176.40	161.61	146.82
76	2,959.68	2,710.40	2,461.12	76	198.58	182.74	165.83
77	3,329.37	3,050.52	2,769.55	77	223.93	204.92	185.90
78	3,747.66	3,432.89	3,118.12	78	251.39	230.27	209.14
79	4,216.64	3,861.73	3,506.83	79	282.02	258.79	235.55
				80	316.88	290.48	264.07
				81	357.02	327.44	297.87
				82	401.38	367.58	334.84
				83	451.03	414.06	376.03
				84	508.07	465.82	423.57
				85	570.39	522.86	475.32
				86	642.21	588.34	535.53
				87	722.49	662.28	602.08
				88	812.27	744.67	677.07
				89	913.68	837.62	761.57
				90	1,028.81	943.25	856.64
				91	1,156.62	1,060.50	964.38
				92	1,301.33	1,192.53	1,084.79
				93	1,463.99	1,342.52	1,220.00
				94	1,646.73	1,509.41	1,372.10
				95	1,852.70	1,698.49	1,544.27
				96	2,084.03	1,910.80	1,736.51
				97	2,344.93	2,149.52	1,954.10
				98	2,637.51	2,417.81	2,198.10
				99	2,967.07	2,719.90	2,472.73

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	318.99	306.32	291.53	18-44	22.18	21.13	20.07
45-49	380.26	363.36	344.34	45-49	27.46	25.35	24.29
50-54	452.08	428.85	403.50	50-54	31.69	29.58	27.46
55	644.33	606.30	568.27	55	44.36	41.19	38.03
56	695.03	650.66	608.41	56	48.59	44.36	41.19
57	747.84	699.25	648.55	57	51.76	48.59	44.36
58	804.88	747.84	692.91	58	55.98	51.76	47.53
59	864.03	802.77	741.50	59	59.15	55.98	50.70
60	929.52	859.81	790.09	60	63.38	59.15	53.87
61	1,001.35	923.18	847.13	61	68.66	63.38	58.10
62	1,077.40	990.78	906.28	62	73.94	68.66	62.32
63	1,157.68	1,064.72	969.66	63	79.22	72.88	66.55
64	1,246.40	1,142.89	1,039.37	64	85.56	78.16	70.77
65	1,339.35	1,225.28	1,111.20	65	90.84	83.45	75.00
66	1,442.87	1,326.68	1,212.60	66	98.23	90.84	82.39
67	1,550.61	1,436.53	1,322.45	67	105.63	98.23	88.73
68	1,668.91	1,554.83	1,440.76	68	113.02	105.63	97.18
69	1,795.66	1,683.70	1,569.62	69	121.47	114.08	105.63
70	1,930.87	1,821.01	1,711.16	70	129.92	122.53	114.08
71	2,144.23	2,015.37	1,888.62	71	144.71	136.26	126.75
72	2,380.84	2,230.85	2,080.86	72	160.55	149.99	139.43
73	2,642.79	2,469.57	2,294.22	73	177.45	165.83	154.22
74	2,934.33	2,733.63	2,530.83	74	196.47	183.79	170.06

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,255.43	3,023.05	2,788.56	75	217.59	202.80	186.96
76	3,663.15	3,403.31	3,139.24	76	245.06	228.15	211.25
77	4,121.58	3,830.05	3,534.29	77	275.69	256.67	236.61
78	4,639.15	4,309.59	3,975.81	78	310.54	288.36	266.18
79	5,217.99	4,848.29	4,476.48	79	348.57	324.28	298.93
				80	391.88	364.41	335.89
				81	441.52	410.89	378.15
				82	496.45	461.59	425.68
				83	558.77	518.63	478.49
				84	628.48	584.12	538.70
				85	706.65	655.95	605.24
				86	795.37	738.33	681.30
				87	894.66	830.23	766.85
				88	1,006.63	934.80	861.92
				89	1,132.32	1,050.99	969.66
				90	1,273.87	1,183.03	1,091.13
				91	1,433.36	1,329.85	1,227.39
				92	1,611.87	1,496.74	1,380.55
				93	1,813.62	1,683.70	1,553.78
				94	2,040.72	1,893.90	1,747.08
				95	2,295.28	2,130.50	1,965.72
				96	2,582.59	2,396.68	2,211.84
				97	2,904.75	2,696.66	2,487.52
				98	3,268.11	3,033.62	2,799.12
				99	3,675.83	3,412.82	3,148.75

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	378.15	352.80	325.33	18-44	25.35	24.29	23.24
45-49	443.63	416.17	386.60	45-49	30.63	29.58	27.46
50-54	517.57	488.00	456.31	50-54	35.91	33.80	31.69
55	678.13	635.88	593.63	55	46.48	44.36	41.19
56	718.27	673.90	631.65	56	49.64	47.53	44.36
57	760.52	714.04	669.68	57	52.81	49.64	46.48
58	804.88	758.40	709.82	58	54.93	52.81	48.59
59	853.47	802.77	752.07	59	58.10	55.98	51.76
60	902.06	849.24	796.43	60	61.26	58.10	53.87
61	956.98	899.94	842.91	61	65.49	62.32	58.10
62	1,011.91	952.76	893.61	62	68.66	65.49	61.26
63	1,071.06	1,007.68	944.31	63	72.88	69.71	64.43
64	1,134.44	1,066.84	999.23	64	77.11	72.88	68.66
65	1,199.93	1,128.10	1,056.27	65	81.33	77.11	71.83
66	1,303.44	1,225.28	1,147.11	66	88.73	83.45	78.16
67	1,413.29	1,328.79	1,244.29	67	96.12	90.84	84.50
68	1,533.71	1,442.87	1,352.03	68	103.51	98.23	91.90
69	1,664.69	1,565.40	1,466.11	69	113.02	105.63	99.29
70	1,804.11	1,698.49	1,590.75	70	121.47	114.08	106.68
71	1,981.57	1,865.38	1,747.08	71	134.15	125.70	117.25
72	2,175.92	2,047.06	1,916.08	72	146.82	138.37	128.87
73	2,389.29	2,245.64	2,101.98	73	160.55	151.05	141.54
74	2,621.67	2,465.34	2,306.90	74	176.40	165.83	155.27

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,877.29	2,704.06	2,528.72	75	192.24	181.68	170.06
76	3,238.53	3,044.18	2,847.71	76	216.54	204.92	191.19
77	3,642.03	3,424.44	3,204.73	77	244.00	230.27	215.48
78	4,098.34	3,853.28	3,606.12	78	274.63	258.79	241.89
79	4,609.57	4,334.94	4,058.20	79	308.43	290.48	272.52
80		4,875.76	4,567.32	80		326.39	305.26
81		5,486.28	5,139.82	81		367.58	344.34
82		6,172.86	5,782.04	82		413.00	386.60
83		6,943.94	6,504.53	83		464.76	435.18
84		7,810.08	7,317.86	84		522.86	490.11

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	454.20	424.62	395.05	18-44	30.63	29.58	27.46
45-49	536.59	502.79	471.10	45-49	36.97	35.91	32.74
50-54	629.54	593.63	557.71	50-54	43.31	41.19	38.03
55	838.68	787.98	737.28	55	55.98	52.81	49.64
56	887.27	834.46	781.64	56	60.21	57.04	52.81
57	937.97	883.04	828.12	57	63.38	60.21	55.98
58	990.78	935.86	876.71	58	67.60	63.38	59.15
59	1,047.82	988.67	929.52	59	70.77	67.60	62.32
60	1,106.97	1,045.71	982.33	60	75.00	70.77	65.49
61	1,172.46	1,106.97	1,039.37	61	80.28	75.00	69.71
62	1,242.18	1,172.46	1,100.64	62	84.50	80.28	73.94
63	1,314.00	1,240.06	1,161.90	63	89.78	84.50	78.16
64	1,392.17	1,311.89	1,229.50	64	94.01	89.78	83.45
65	1,472.44	1,385.83	1,299.22	65	99.29	94.01	87.67
66	1,601.31	1,506.25	1,413.29	66	108.80	102.46	96.12
67	1,738.63	1,637.22	1,535.82	67	117.25	110.91	103.51
68	1,888.62	1,778.76	1,668.91	68	127.81	120.42	113.02
69	2,053.39	1,932.98	1,814.68	69	138.37	130.98	122.53
70	2,228.74	2,099.87	1,971.01	70	149.99	141.54	132.03
71	2,452.67	2,311.12	2,167.47	71	164.78	156.33	145.77
72	2,697.72	2,541.39	2,382.95	72	181.68	171.12	160.55
73	2,968.13	2,794.90	2,619.56	73	199.64	188.02	176.40
74	3,266.00	3,071.64	2,877.29	74	218.65	205.97	193.30
75	3,591.33	3,377.96	3,162.48	75	239.77	226.04	212.31
76	4,041.30	3,802.58	3,559.64	76	270.41	254.56	238.72
77	4,546.20	4,277.90	4,007.50	77	304.21	286.25	269.35
78	5,114.47	4,812.38	4,510.28	78	342.23	322.16	302.09
79	5,752.46	5,414.45	5,074.33	79	384.48	362.30	340.12

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	585.18	551.37	515.46	18-44	39.08	36.97	34.86
45-49	695.03	654.89	612.64	45-49	47.53	44.36	42.25
50-54	823.89	775.30	726.72	50-54	55.98	52.81	49.64
55	1,098.52	1,028.81	959.10	55	73.94	69.71	65.49
56	1,164.01	1,090.07	1,016.13	56	79.22	73.94	69.71
57	1,231.61	1,153.45	1,075.29	57	83.45	78.16	72.88
58	1,303.44	1,221.05	1,138.66	58	88.73	82.39	77.11
59	1,379.49	1,292.88	1,204.15	59	92.95	87.67	81.33
60	1,459.77	1,366.82	1,273.87	60	98.23	91.90	85.56
61	1,548.50	1,447.09	1,347.80	61	104.57	97.18	90.84
62	1,639.34	1,531.60	1,423.86	62	110.91	103.51	96.12
63	1,736.51	1,620.32	1,506.25	63	116.19	108.80	101.40
64	1,840.03	1,715.39	1,590.75	64	123.58	115.13	107.74
65	1,947.77	1,814.68	1,681.59	65	129.92	121.47	113.02
66	2,121.00	1,979.46	1,837.91	66	141.54	133.09	123.58
67	2,306.90	2,156.91	2,004.81	67	154.22	144.71	135.20
68	2,509.70	2,349.15	2,190.71	68	167.95	157.38	146.82
69	2,729.41	2,560.41	2,391.40	69	182.74	172.17	160.55
70	2,968.13	2,788.56	2,608.99	70	198.58	186.96	174.29
71	3,253.32	3,052.63	2,849.82	71	217.59	204.92	191.19
72	3,565.98	3,339.93	3,113.89	72	238.72	223.93	208.09
73	3,906.10	3,654.70	3,401.20	73	260.90	245.06	227.10
74	4,280.02	3,996.94	3,713.86	74	286.25	267.24	248.22
75	4,689.85	4,372.97	4,056.09	75	312.66	291.53	270.41
76	5,201.09	4,869.42	4,537.75	76	347.51	325.33	303.15
77	5,767.25	5,420.79	5,074.33	77	384.48	362.30	339.06
78	6,392.56	6,035.54	5,676.41	78	426.73	402.44	379.20
79	7,089.70	6,717.90	6,348.20	79	473.21	447.86	423.57

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit II

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Current Annual Premiums**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	773.19	733.05	692.91	18-44	51.76	49.64	47.53
45-49	927.41	883.04	836.57	45-49	62.32	60.21	57.04
50-54	1,111.20	1,060.50	1,009.80	50-54	75.00	71.83	67.60
55	1,463.99	1,390.06	1,314.00	55	99.29	94.01	88.73
56	1,550.61	1,470.33	1,387.94	56	105.63	99.29	94.01
57	1,641.45	1,554.83	1,466.11	57	110.91	104.57	99.29
58	1,738.63	1,645.67	1,548.50	58	117.25	110.91	104.57
59	1,840.03	1,738.63	1,635.11	59	123.58	117.25	109.85
60	1,947.77	1,837.91	1,725.95	60	129.92	122.53	115.13
61	2,059.73	1,941.43	1,821.01	61	138.37	129.92	122.53
62	2,175.92	2,049.17	1,920.30	62	145.77	137.32	128.87
63	2,300.56	2,163.25	2,025.93	63	154.22	144.71	136.26
64	2,431.54	2,283.66	2,135.78	64	163.72	153.16	143.65
65	2,568.86	2,410.41	2,251.97	65	172.17	161.61	151.05
66	2,761.10	2,604.77	2,450.55	66	184.85	175.34	164.78
67	2,966.01	2,813.91	2,663.92	67	198.58	189.07	178.51
68	3,185.72	3,042.07	2,896.30	68	213.37	203.86	194.35
69	3,422.32	3,285.01	3,147.69	69	229.21	219.70	210.20
70	3,675.83	3,549.08	3,422.32	70	245.06	236.61	228.15
71	4,032.85	3,884.97	3,739.21	71	269.35	259.84	249.28
72	4,421.56	4,252.55	4,085.66	72	295.76	284.14	272.52
73	4,848.29	4,656.05	4,461.70	73	323.22	310.54	297.87
74	5,317.28	5,095.46	4,873.64	74	354.91	340.12	325.33
75	5,830.63	5,577.12	5,323.61	75	388.71	371.81	354.91
76	6,483.40	6,185.53	5,885.55	76	433.07	413.00	392.93
77	7,210.12	6,857.32	6,504.53	77	481.66	458.42	434.13
78	8,015.00	7,603.05	7,186.88	78	535.53	508.07	480.60
79	8,912.83	8,429.06	7,943.17	79	594.68	562.99	530.25

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit</u> Elimination Period			Issue Age	<u>Additional \$5 Increments</u> Elimination Period		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	317.39	294.25	267.80	18-44	21.49	21.49	19.84
45-49	363.67	340.53	310.78	45-49	26.45	24.80	23.14
50-54	409.96	386.82	360.37	50-54	29.76	28.10	26.45
55	565.35	525.68	482.70	55	38.02	36.37	34.71
56	605.02	562.04	515.76	56	41.33	39.67	38.02
57	648.00	601.72	552.12	57	44.63	41.33	39.67
58	694.29	644.70	588.49	58	47.94	44.63	41.33
59	743.88	687.68	631.47	59	49.59	47.94	44.63
60	793.47	733.96	671.15	60	52.90	49.59	46.29
61	849.68	786.86	717.43	61	57.86	54.55	49.59
62	909.19	839.76	767.02	62	61.16	57.86	52.90
63	972.00	895.96	816.62	63	66.12	61.16	56.20
64	1,041.43	958.78	872.82	64	71.08	66.12	59.51
65	1,110.86	1,021.60	929.02	65	74.39	69.43	62.82
66	1,216.66	1,117.47	1,014.98	66	82.65	76.04	69.43
67	1,332.37	1,219.96	1,107.55	67	90.92	84.31	76.04
68	1,461.31	1,332.37	1,206.74	68	99.18	90.92	81.00
69	1,600.17	1,458.01	1,315.84	69	107.45	99.18	89.27
70	1,748.94	1,590.25	1,431.56	70	117.37	107.45	95.88
71	1,930.78	1,748.94	1,563.80	71	130.59	119.02	105.80
72	2,132.46	1,920.86	1,709.27	72	143.82	130.59	115.71
73	2,353.97	2,109.31	1,864.66	73	158.69	143.82	125.63
74	2,595.32	2,317.60	2,036.58	74	175.23	157.04	137.20

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	2,863.11	2,542.42	2,221.72	75	193.41	171.92	148.78
76	3,223.48	2,863.11	2,502.74	76	218.20	193.41	168.61
77	3,630.14	3,223.48	2,813.52	77	244.65	218.20	188.45
78	4,086.38	3,626.83	3,167.28	78	276.06	244.65	213.25
79	4,598.83	4,083.08	3,564.01	79	309.12	274.41	239.69
80		4,592.22	4,007.03	80	347.14	307.47	267.80
81		5,167.49	4,509.57	81	391.78	347.14	302.51
82		5,815.49	5,071.61	82	439.72	390.12	340.53
83		6,546.15	5,706.39	83	494.27	438.06	381.86
84		7,366.07	6,420.51	84	555.43	492.61	429.80
				85	623.21	553.78	482.70
				86	702.55	623.21	543.86
				87	790.17	700.90	611.63
				88	887.70	788.51	687.68
				89	998.45	887.70	773.64
				90	1,124.09	998.45	871.17
				91	1,264.60	1,124.09	978.62
				92	1,421.64	1,264.60	1,100.94
				93	1,600.17	1,421.64	1,239.80
				94	1,800.19	1,598.52	1,393.54
				95	2,025.01	1,798.54	1,568.76
				96	2,277.93	2,023.35	1,763.82
				97	2,562.25	2,276.27	1,985.33
				98	2,882.95	2,560.60	2,233.29
				99	3,241.66	2,881.30	2,511.01

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	360.37	340.53	317.39	18-44	24.80	24.80	23.14
45-49	423.19	400.04	370.29	45-49	29.76	28.10	26.45
50-54	495.92	462.86	429.80	50-54	33.06	31.41	29.76
55	661.23	628.17	595.10	55	46.29	42.98	39.67
56	710.82	674.45	638.08	56	49.59	46.29	42.98
57	763.72	720.74	677.76	57	52.90	49.59	46.29
58	819.92	773.64	724.04	58	56.20	52.90	49.59
59	879.43	826.53	773.64	59	59.51	56.20	52.90
60	942.25	882.74	823.23	60	62.82	59.51	56.20
61	1,008.37	945.55	882.74	61	67.78	64.47	61.16
62	1,077.80	1,011.68	945.55	62	72.73	69.43	64.47
63	1,150.53	1,081.11	1,014.98	63	77.69	74.39	69.43
64	1,226.58	1,157.15	1,087.72	64	84.31	79.35	74.39
65	1,309.23	1,236.49	1,163.76	65	89.27	84.31	77.69
66	1,421.64	1,345.60	1,269.56	66	97.53	92.57	85.96
67	1,540.66	1,461.31	1,381.96	67	105.80	99.18	92.57
68	1,672.90	1,590.25	1,507.60	68	114.06	107.45	100.84
69	1,811.76	1,725.80	1,639.84	69	122.33	117.37	110.76
70	1,963.84	1,874.58	1,785.31	70	132.25	125.63	119.02
71	2,172.13	2,079.56	1,983.68	71	147.12	140.51	133.90
72	2,403.56	2,301.07	2,201.89	72	162.00	155.39	147.12
73	2,654.83	2,549.03	2,446.54	73	178.53	171.92	163.65
74	2,935.85	2,823.44	2,714.34	74	196.71	190.10	181.84

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	3,243.32	3,127.60	3,011.89	75	216.55	209.94	201.67
76	3,649.97	3,521.03	3,388.79	76	244.65	236.39	228.12
77	4,106.22	3,960.75	3,811.97	77	274.41	266.14	256.23
78	4,618.67	4,456.67	4,288.06	78	309.12	299.21	287.63
79	5,197.24	5,012.10	4,823.65	79	347.14	335.57	324.00
				80	390.12	376.90	363.67
				81	439.72	424.84	409.96
				82	494.27	477.74	461.21
				83	555.43	537.25	519.06
				84	624.86	605.02	583.53
				85	702.55	679.41	654.61
				86	791.82	765.37	737.27
				87	889.35	861.25	829.84
				88	1,001.76	968.70	932.33
				89	1,125.74	1,089.37	1,049.70
				90	1,266.25	1,224.92	1,180.29
				91	1,424.94	1,378.66	1,327.41
				92	1,603.47	1,550.58	1,494.37
				93	1,803.50	1,743.99	1,681.17
				94	2,028.31	1,962.19	1,891.11
				95	2,282.89	2,206.84	2,125.84
				96	2,567.21	2,482.91	2,391.99
				97	2,887.91	2,793.68	2,691.19
				98	3,249.93	3,142.48	3,026.77
				99	3,654.93	3,534.26	3,405.32

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	419.88	403.35	383.51	18-44	28.10	28.10	26.45
45-49	499.23	469.47	439.72	45-49	34.71	33.06	31.41
50-54	588.49	545.51	502.53	50-54	39.67	38.02	34.71
55	803.39	747.19	690.98	55	56.20	52.90	47.94
56	866.21	803.39	740.57	56	61.16	57.86	51.25
57	929.02	862.90	793.47	57	66.12	61.16	54.55
58	998.45	925.72	849.68	58	69.43	64.47	59.51
59	1,074.49	991.84	909.19	59	74.39	69.43	62.82
60	1,153.84	1,064.58	972.00	60	79.35	72.73	66.12
61	1,243.11	1,143.92	1,041.43	61	85.96	79.35	71.08
62	1,335.68	1,226.58	1,114.17	62	92.57	84.31	76.04
63	1,438.17	1,315.84	1,190.21	63	99.18	90.92	81.00
64	1,543.96	1,411.72	1,272.86	64	105.80	95.88	87.61
65	1,659.68	1,510.90	1,358.82	65	112.41	102.49	92.57
66	1,811.76	1,646.45	1,481.15	66	123.98	112.41	100.84
67	1,977.07	1,795.23	1,610.09	67	133.90	122.33	109.10
68	2,158.91	1,957.23	1,752.25	68	145.47	132.25	119.02
69	2,353.97	2,132.46	1,904.33	69	158.69	143.82	128.94
70	2,568.87	2,320.91	2,069.64	70	171.92	155.39	138.86
71	2,823.44	2,558.95	2,291.15	71	190.10	171.92	153.74
72	3,101.15	2,820.13	2,532.50	72	208.29	190.10	170.27
73	3,408.62	3,107.77	2,800.30	73	229.78	208.29	188.45
74	3,745.85	3,421.85	3,094.54	74	251.27	229.78	208.29

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,112.83	3,768.99	3,421.85	75	276.06	252.92	229.78
76	4,631.89	4,241.77	3,851.65	76	310.78	285.98	259.53
77	5,210.47	4,774.06	4,334.34	77	350.45	320.69	290.94
78	5,865.08	5,372.47	4,879.85	78	393.43	360.37	327.31
79	6,599.04	6,043.61	5,488.18	79	441.37	405.00	368.63
				80	495.92	454.59	413.27
				81	558.74	512.45	466.16
				82	628.17	575.27	524.02
				83	705.86	648.00	588.49
				84	795.13	729.00	662.88
				85	892.66	818.27	743.88
				86	1,005.06	920.76	838.10
				87	1,130.70	1,036.47	942.25
				88	1,271.21	1,165.41	1,059.62
				89	1,429.90	1,310.88	1,191.86
				90	1,610.09	1,476.19	1,340.64
				91	1,810.11	1,659.68	1,509.25
				92	2,036.58	1,866.31	1,697.70
				93	2,291.15	2,101.05	1,909.29
				94	2,577.13	2,362.23	2,147.33
				95	2,899.48	2,658.13	2,416.78
				96	3,261.50	2,990.40	2,717.64
				97	3,669.81	3,363.99	3,058.17
				98	4,127.71	3,783.87	3,440.03
				99	4,643.47	4,256.65	3,869.83

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	499.23	479.39	456.25	18-44	34.71	33.06	31.41
45-49	595.10	568.66	538.90	45-49	42.98	39.67	38.02
50-54	707.51	671.15	631.47	50-54	49.59	46.29	42.98
55	1,008.37	948.86	889.35	55	69.43	64.47	59.51
56	1,087.72	1,018.29	952.17	56	76.04	69.43	64.47
57	1,170.37	1,094.33	1,014.98	57	81.00	76.04	69.43
58	1,259.64	1,170.37	1,084.41	58	87.61	81.00	74.39
59	1,352.21	1,256.33	1,160.45	59	92.57	87.61	79.35
60	1,454.70	1,345.60	1,236.49	60	99.18	92.57	84.31
61	1,567.11	1,444.78	1,325.76	61	107.45	99.18	90.92
62	1,686.13	1,550.58	1,418.33	62	115.71	107.45	97.53
63	1,811.76	1,666.29	1,517.52	63	123.98	114.06	104.14
64	1,950.62	1,788.62	1,626.62	64	133.90	122.33	110.76
65	2,096.09	1,917.56	1,739.03	65	142.16	130.59	117.37
66	2,258.09	2,076.25	1,897.72	66	153.74	142.16	128.94
67	2,426.70	2,248.17	2,069.64	67	165.31	153.74	138.86
68	2,611.85	2,433.31	2,254.78	68	176.88	165.31	152.08
69	2,810.21	2,634.99	2,456.46	69	190.10	178.53	165.31
70	3,021.81	2,849.89	2,677.97	70	203.33	191.76	178.53
71	3,355.73	3,154.05	2,955.68	71	226.47	213.25	198.37
72	3,726.01	3,491.28	3,256.54	72	251.27	234.74	218.20
73	4,135.97	3,864.87	3,590.46	73	277.72	259.53	241.35
74	4,592.22	4,278.14	3,960.75	74	307.47	287.63	266.14

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

FACILITY ONLY BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-COLRFO4

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	5,094.75	4,731.08	4,364.10	75	340.53	317.39	292.59
76	5,732.84	5,326.18	4,912.91	76	383.51	357.06	330.61
77	6,450.27	5,994.02	5,531.16	77	431.45	401.70	370.29
78	7,260.27	6,744.51	6,222.14	78	486.00	451.29	416.57
79	8,166.15	7,587.58	7,005.70	79	545.51	507.49	467.82
				80	613.29	570.31	525.68
				81	690.98	643.04	591.80
				82	776.94	722.39	666.19
				83	874.47	811.66	748.84
				84	983.57	914.15	843.06
				85	1,105.90	1,026.55	947.21
				86	1,244.76	1,155.49	1,066.23
				87	1,400.15	1,299.31	1,200.13
				88	1,575.37	1,462.96	1,348.90
				89	1,772.09	1,644.80	1,517.52
				90	1,993.60	1,851.43	1,707.62
				91	2,243.21	2,081.21	1,920.86
				92	2,522.58	2,342.40	2,160.56
				93	2,838.32	2,634.99	2,431.66
				94	3,193.73	2,963.95	2,734.17
				95	3,592.11	3,334.24	3,076.36
				96	4,041.75	3,750.81	3,461.52
				97	4,545.93	4,220.28	3,892.97
				98	5,114.59	4,747.61	4,380.63
				99	5,752.67	5,341.06	4,927.79

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	591.80	552.12	509.14	18-44	39.67	38.02	36.37
45-49	694.29	651.31	605.02	45-49	47.94	46.29	42.98
50-54	810.00	763.72	714.12	50-54	56.20	52.90	49.59
55	1,061.27	995.15	929.02	55	72.73	69.43	64.47
56	1,124.09	1,054.66	988.53	56	77.69	74.39	69.43
57	1,190.21	1,117.47	1,048.04	57	82.65	77.69	72.73
58	1,259.64	1,186.90	1,110.86	58	85.96	82.65	76.04
59	1,335.68	1,256.33	1,176.98	59	90.92	87.61	81.00
60	1,411.72	1,329.07	1,246.41	60	95.88	90.92	84.31
61	1,497.68	1,408.41	1,319.15	61	102.49	97.53	90.92
62	1,583.64	1,491.07	1,398.49	62	107.45	102.49	95.88
63	1,676.21	1,577.03	1,477.84	63	114.06	109.10	100.84
64	1,775.39	1,669.60	1,563.80	64	120.67	114.06	107.45
65	1,877.88	1,765.48	1,653.07	65	127.29	120.67	112.41
66	2,039.88	1,917.56	1,795.23	66	138.86	130.59	122.33
67	2,211.80	2,079.56	1,947.31	67	150.43	142.16	132.25
68	2,400.25	2,258.09	2,115.93	68	162.00	153.74	143.82
69	2,605.23	2,449.85	2,294.46	69	176.88	165.31	155.39
70	2,823.44	2,658.13	2,489.52	70	190.10	178.53	166.96
71	3,101.15	2,919.32	2,734.17	71	209.94	196.71	183.49
72	3,405.32	3,203.64	2,998.66	72	229.78	216.55	201.67
73	3,739.24	3,514.42	3,289.60	73	251.27	236.39	221.51
74	4,102.91	3,858.26	3,610.30	74	276.06	259.53	243.00

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

2-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
75	4,502.95	4,231.85	3,957.44	75	300.86	284.33	266.14
76	5,068.30	4,764.14	4,456.67	76	338.88	320.69	299.21
77	5,699.77	5,359.24	5,015.41	77	381.86	360.37	337.23
78	6,413.90	6,030.39	5,643.57	78	429.80	405.00	378.55
79	7,213.98	6,784.19	6,351.08	79	482.70	454.59	426.49
80		7,630.56	7,147.86	80		510.80	477.74
81		8,586.03	8,043.82	81		575.27	538.90
82		9,660.52	9,048.89	82		646.35	605.02
83		10,867.26	10,179.59	83		727.35	681.06
84		12,222.78	11,452.45	84		818.27	767.02

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

3-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	710.82	664.53	618.25	18-44	47.94	46.29	42.98
45-49	839.76	786.86	737.27	45-49	57.86	56.20	51.25
50-54	985.23	929.02	872.82	50-54	67.78	64.47	59.51
55	1,312.54	1,233.19	1,153.84	55	87.61	82.65	77.69
56	1,388.58	1,305.92	1,223.27	56	94.22	89.27	82.65
57	1,467.92	1,381.96	1,296.00	57	99.18	94.22	87.61
58	1,550.58	1,464.62	1,372.05	58	105.80	99.18	92.57
59	1,639.84	1,547.27	1,454.70	59	110.76	105.80	97.53
60	1,732.41	1,636.54	1,537.35	60	117.37	110.76	102.49
61	1,834.90	1,732.41	1,626.62	61	125.63	117.37	109.10
62	1,944.01	1,834.90	1,722.50	62	132.25	125.63	115.71
63	2,056.42	1,940.70	1,818.37	63	140.51	132.25	122.33
64	2,178.74	2,053.11	1,924.17	64	147.12	140.51	130.59
65	2,304.38	2,168.82	2,033.27	65	155.39	147.12	137.20
66	2,506.05	2,357.27	2,211.80	66	170.27	160.35	150.43
67	2,720.95	2,562.25	2,403.56	67	183.49	173.57	162.00
68	2,955.68	2,783.76	2,611.85	68	200.02	188.45	176.88
69	3,213.56	3,025.11	2,839.97	69	216.55	204.98	191.76
70	3,487.97	3,286.30	3,084.62	70	234.74	221.51	206.63
71	3,838.42	3,616.91	3,392.09	71	257.88	244.65	228.12
72	4,221.93	3,977.28	3,729.32	72	284.33	267.80	251.27
73	4,645.12	4,374.02	4,099.61	73	312.43	294.25	276.06
74	5,111.28	4,807.12	4,502.95	74	342.18	322.35	302.51
75	5,620.43	5,286.51	4,949.28	75	375.25	353.76	332.27
76	6,324.63	5,951.04	5,570.84	76	423.19	398.39	373.59
77	7,114.80	6,694.92	6,271.74	77	476.08	447.98	421.53
78	8,004.15	7,531.37	7,058.60	78	535.59	504.19	472.78
79	9,002.60	8,473.62	7,941.33	79	601.72	567.00	532.29

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

5-YEAR BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	915.80	862.90	806.70	18-44	61.16	57.86	54.55
45-49	1,087.72	1,024.90	958.78	45-49	74.39	69.43	66.12
50-54	1,289.39	1,213.35	1,137.31	50-54	87.61	82.65	77.69
55	1,719.19	1,610.09	1,500.98	55	115.71	109.10	102.49
56	1,821.68	1,705.97	1,590.25	56	123.98	115.71	109.10
57	1,927.48	1,805.15	1,682.82	57	130.59	122.33	114.06
58	2,039.88	1,910.95	1,782.01	58	138.86	128.94	120.67
59	2,158.91	2,023.35	1,884.50	59	145.47	137.20	127.29
60	2,284.54	2,139.07	1,993.60	60	153.74	143.82	133.90
61	2,423.40	2,264.70	2,109.31	61	163.65	152.08	142.16
62	2,565.56	2,396.95	2,228.33	62	173.57	162.00	150.43
63	2,717.64	2,535.80	2,357.27	63	181.84	170.27	158.69
64	2,879.64	2,684.58	2,489.52	64	193.41	180.18	168.61
65	3,048.26	2,839.97	2,631.68	65	203.33	190.10	176.88
66	3,319.36	3,097.85	2,876.34	66	221.51	208.29	193.41
67	3,610.30	3,375.56	3,137.52	67	241.35	226.47	211.59
68	3,927.69	3,676.42	3,428.46	68	262.84	246.31	229.78
69	4,271.53	4,007.03	3,742.54	69	285.98	269.45	251.27
70	4,645.12	4,364.10	4,083.08	70	310.78	292.59	272.76
71	5,091.45	4,777.36	4,459.97	71	340.53	320.69	299.21
72	5,580.75	5,227.00	4,873.24	72	373.59	350.45	325.65
73	6,113.04	5,719.61	5,322.88	73	408.31	383.51	355.41
74	6,698.23	6,255.21	5,812.18	74	447.98	418.23	388.47
75	7,339.62	6,843.70	6,347.78	75	489.31	456.25	423.19
76	8,139.70	7,620.64	7,101.58	76	543.86	509.14	474.43
77	9,025.75	8,483.54	7,941.33	77	601.72	567.00	530.63
78	10,004.36	9,445.62	8,883.58	78	667.84	629.82	593.45
79	11,095.39	10,513.51	9,934.93	79	740.57	700.90	662.88

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

Exhibit III

**METLIFE INSURANCE COMPANY USA
1209 Orange Street, Wilmington, DE 19801
Annual Premiums with 56.5% Rate Increase**

FACILITY ONLY INFLATION BENEFITS

FORM: H-LTC3JFO26, et al.

RIDER: H-5AIFO

UNLIMITED BENEFIT PERIOD

Issue Age	<u>\$50 Base Benefit Elimination Period</u>			Issue Age	<u>Additional \$5 Increments Elimination Period</u>		
	20 Days	60 Days	100 Days		20 Days	60 Days	100 Days
18-44	1,210.05	1,147.23	1,084.41	18-44	81.00	77.69	74.39
45-49	1,451.39	1,381.96	1,309.23	45-49	97.53	94.22	89.27
50-54	1,739.03	1,659.68	1,580.33	50-54	117.37	112.41	105.80
55	2,291.15	2,175.44	2,056.42	55	155.39	147.12	138.86
56	2,426.70	2,301.07	2,172.13	56	165.31	155.39	147.12
57	2,568.87	2,433.31	2,294.46	57	173.57	163.65	155.39
58	2,720.95	2,575.48	2,423.40	58	183.49	173.57	163.65
59	2,879.64	2,720.95	2,558.95	59	193.41	183.49	171.92
60	3,048.26	2,876.34	2,701.11	60	203.33	191.76	180.18
61	3,223.48	3,038.34	2,849.89	61	216.55	203.33	191.76
62	3,405.32	3,206.95	3,005.28	62	228.12	214.90	201.67
63	3,600.38	3,385.48	3,170.58	63	241.35	226.47	213.25
64	3,805.36	3,573.93	3,342.50	64	256.23	239.69	224.82
65	4,020.26	3,772.30	3,524.34	65	269.45	252.92	236.39
66	4,321.12	4,076.46	3,835.12	66	289.29	274.41	257.88
67	4,641.81	4,403.77	4,169.03	67	310.78	295.90	279.37
68	4,985.65	4,760.83	4,532.71	68	333.92	319.04	304.16
69	5,355.94	5,141.04	4,926.14	69	358.72	343.84	328.96
70	5,752.67	5,554.30	5,355.94	70	383.51	370.29	357.06
71	6,311.41	6,079.98	5,851.86	71	421.53	406.65	390.12
72	6,919.74	6,655.25	6,394.06	72	462.86	444.68	426.49
73	7,587.58	7,286.72	6,982.55	73	505.84	486.00	466.16
74	8,321.54	7,974.39	7,627.25	74	555.43	532.29	509.14
75	9,124.93	8,728.19	8,331.46	75	608.33	581.88	555.43
76	10,146.52	9,680.36	9,210.89	76	677.76	646.35	614.94
77	11,283.84	10,731.71	10,179.59	77	753.80	717.43	679.41
78	12,543.47	11,898.78	11,247.47	78	838.10	795.13	752.15
79	13,948.58	13,191.47	12,431.06	79	930.68	881.08	829.84

Fractional Premiums (expressed as a percent of annual premium)

Semi-annual	51.0%
Quarterly	26.0%
Monthly Statement Billed & Automatic Premium Deposit	9.0%

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

**Supplement to the Actuarial Memorandum for the LTC3+ Nursing Facility Only
Product**

August 2016

<u>Product</u>	<u>Form Number</u>
Nursing Facility Only	H-LTC3JFO26, et al.
Annual 5% Benefit Inflation Rider	H-5AIFO
Cost of Living (CPI) Benefit Inflation Rider	H-COLRFO4

1. Purpose of Filing

This supplement has been prepared for the purpose of demonstrating the compliance of the requested rate increase with Reg. 89.83 of the Insurance Regulations for the state of Pennsylvania. It may not be appropriate for other purposes.

2. Demonstration of Compliance with Reg. 89.83

89.83 (a): This subsection requires no action.

89.83 (b): This subsection is not applicable since this filing is not for rates for a new policy form.

89.83 (c): Revision of Current Rates

(1): This rate increase filing complies with the minimum loss ratio requirement of 60%, as specified in Reg. 89a.117.

(2): Section 2 of the attached actuarial memorandum provides a description of benefits. Copies of the policy form may be available upon request.

(2)(i): The increase is needed due to morbidity and persistency levels which produce lifetime loss ratios in excess of original pricing and the minimum requirement. A rate increase is considered an effective way to reduce projected losses.

On April 14, 2015, the company requested a rate increase of 48.7%. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015. Emerging experience continues to show the need for significant rate relief. The company is requesting a new premium rate increase of 56.5% at this time. This level is comprised of the remainder of the 2015 request along with an additional 21.0% that is needed due to continued poor performance of the business.

Existing rates can be found in Exhibit II of the attached actuarial memorandum, and revised rates are shown in Exhibit III of the attached actuarial memorandum. Please note that the actual rates implemented may vary from those shown slightly due to implementation rounding algorithms.

Attachment 1 to this supplement displays nationwide experience showing earned premium and incurred claims, both with and without the requested rate increase. Attachment 2 to this supplement displays nationwide experience showing written premium and paid claims, both with and without the requested rate increase.

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

**Supplement to the Actuarial Memorandum for the LTC3+ Nursing Facility Only
Product**

August 2016

Attachments 3 and 4 display Pennsylvania-specific experience similar to Attachments 1 and 2, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

(2)(ii)(A): There have been four prior increases approved and implemented on this policy form and associated riders. A 39.0% increase was approved on August 10, 2004 and implemented on each contract's next billing anniversary beginning November 20, 2004. A 14.92% increase, phased in over a two year period, was approved on July 28, 2010 and implemented on each contract's next billing anniversary beginning December 2, 2010. A 15.0% increase was approved on February 28, 2014 and implemented on each contract's next billing anniversary beginning July 12, 2014. A 15.0% increase was approved on July 21, 2015 and implemented on each contract's next billing anniversary beginning October 17, 2015.

(2)(ii)(B): The following Table 1 shows commission scales by duration:

Table 1: Commission Scales by Duration

Duration	Commission Percentage
1	28% - 92%
2-10	6% - 16%
11+	0% - 15%

(2)(ii)(C)(I): Premiums earned and written since inception for nationwide experience can be found in Attachments 1 and 2 to this supplement, respectively. Premiums earned and written since inception for Pennsylvania-specific experience can be found in Attachments 3 and 4 to this supplement, respectively. Details of reserve balances and calculation basis for both nationwide and Pennsylvania-specific experience can be found in Attachment 5 to this supplement. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

(2)(ii)(C)(II): Claims incurred and paid since inception for nationwide experience can be found in Attachments 1 and 2 to this supplement, respectively. Claims incurred and paid since inception for Pennsylvania-specific experience can be found in Attachments 3 and 4 to this supplement, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

Attachments 6 and 7 to this supplement provide a durational loss ratio analysis for nationwide and Pennsylvania-specific experience, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

METLIFE INSURANCE COMPANY USA

Address: 1209 Orange Street, Wilmington, DE 19801

**Supplement to the Actuarial Memorandum for the LTC3+ Nursing Facility Only
Product**

August 2016

(2)(ii)(D): We believe that we have provided information sufficient to support the rate increase requested in this filing.

(2)(iii): We believe that data used in this rate increase filing is in agreement with that used in the annual statement filed with the Department.

89.83 (d): We believe this rate increase filing complies with this subsection.

Attachment 1
 MetLife Insurance Company USA
 Nationwide Earned Premium and Incurred Claim Experience Projections with No Increase
 LTC3+ Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration							Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors		
		Without Interest				With Interest			Premium Rate Increase Factor	Morbidity Factors		Persistence Factors		Premium Persistence	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio		Claim Factor	Adverse Selection	Policy Shock Lapse	Policy Persistence				
Historical Experience	1994	143,179	0	0.0%	413	352,990	0	0.0%				0.0143	0.986		4.5%	2.4654	
	1995	1,431,326	83,550	5.8%	2,064	3,376,807	197,112	5.8%				0.0310	0.969		4.5%	2.3592	
	1996	3,736,723	11,163	0.3%	4,227	8,436,110	25,202	0.3%				0.0424	0.958		4.5%	2.2576	
	1997	5,433,585	449,643	8.3%	4,453	11,738,741	971,411	8.3%				0.0544	0.946		4.5%	2.1604	
	1998	5,657,405	1,060,721	18.7%	4,557	11,695,965	2,192,906	18.7%				0.0478	0.952		4.5%	2.0674	
	1999	5,671,195	1,343,997	23.7%	4,386	11,219,593	2,658,893	23.7%				0.0488	0.957		4.5%	1.9783	
	2000	5,502,048	2,075,045	37.7%	4,254	10,416,230	3,928,383	37.7%				0.0301	0.970		4.5%	1.8932	
	2001	5,396,080	2,706,496	50.2%	4,119	9,775,710	4,903,175	50.2%				0.0317	0.968		4.5%	1.8116	
	2002	5,282,974	3,654,136	69.2%	3,983	9,158,664	6,334,879	69.2%				0.0330	0.967		4.5%	1.7336	
	2003	5,120,071	5,218,620	101.9%	3,838	8,494,021	8,657,511	101.9%				0.0364	0.964		4.5%	1.6590	
	2004	4,940,114	5,236,612	106.0%	3,653	7,842,563	8,313,262	106.0%				0.0482	0.952		4.5%	1.5875	
	2005	5,705,349	6,034,771	105.8%	3,442	8,667,363	9,167,809	105.8%				0.0578	0.942		4.5%	1.5192	
	2006	6,145,176	6,907,078	112.4%	3,292	8,933,524	10,041,135	112.4%				0.0436	0.956		4.5%	1.4537	
	2007	5,935,491	7,169,799	120.8%	3,134	8,257,124	9,974,225	120.8%				0.0480	0.952		4.5%	1.3911	
	2008	5,633,540	8,211,415	145.8%	2,937	7,499,585	10,931,352	145.8%				0.0629	0.937		4.5%	1.3312	
	2009	5,319,359	8,300,699	156.0%	2,759	6,776,398	10,574,364	156.0%				0.0606	0.939		4.5%	1.2739	
	2010	4,986,488	6,487,929	130.1%	2,550	6,078,803	7,909,142	130.1%				0.0758	0.924		4.5%	1.2191	
	2011	4,724,761	9,504,033	201.2%	2,339	5,511,717	11,087,023	201.2%				0.0827	0.917		4.5%	1.1666	
2012	4,662,443	10,385,897	222.8%	2,145	5,204,802	11,594,038	222.8%				0.0829	0.917		4.5%	1.1163		
2013	4,397,677	8,176,902	185.9%	1,948	4,697,835	8,735,007	185.9%				0.0918	0.908		4.5%	1.0683		
2014	4,014,379	11,253,097	280.3%	1,755	4,103,708	11,503,505	280.3%				0.0991	0.901		4.5%	1.0235		
Projected Future Experience (40 Years)	2015	4,003,619	9,960,213	248.8%	1,591	3,916,468	9,743,399	248.8%	1.0036	0.9764	1.0000	0.0935	0.0000	0.906	0.900	4.5%	0.9782
	2016	3,937,536	9,572,561	243.1%	1,430	3,685,955	8,960,942	243.1%	1.1020	1.0691	1.0000	0.1010	0.0000	0.899	0.892	4.5%	0.9361
	2017	3,594,937	9,085,199	252.7%	1,276	3,220,331	8,138,488	252.7%	1.0398	1.0635	1.0000	0.1076	0.0000	0.892	0.878	4.5%	0.8958
	2018	3,136,735	8,503,048	271.1%	1,131	2,688,876	7,288,995	271.1%	1.0000	1.0564	1.0000	0.1140	0.0000	0.886	0.873	4.5%	0.8572
	2019	2,715,275	7,892,639	290.7%	995	2,227,361	6,474,391	290.7%	1.0000	1.0552	1.0000	0.1204	0.0000	0.880	0.866	4.5%	0.8203
	2020	2,332,033	7,284,812	312.4%	868	1,830,607	5,718,456	312.4%	1.0000	1.0570	1.0000	0.1268	0.0000	0.873	0.859	4.5%	0.7850
	2021	1,987,069	6,677,907	336.1%	753	1,492,647	5,016,311	336.1%	1.0000	1.0577	1.0000	0.1333	0.0000	0.867	0.852	4.5%	0.7512
	2022	1,679,698	6,078,227	361.9%	647	1,207,422	4,369,228	361.9%	1.0000	1.0583	1.0000	0.1399	0.0000	0.860	0.845	4.5%	0.7188
	2023	1,408,561	5,490,966	389.8%	552	968,919	3,777,116	389.8%	1.0000	1.0585	1.0000	0.1465	0.0000	0.853	0.839	4.5%	0.6879
	2024	1,171,745	4,921,975	420.1%	468	771,309	3,239,923	420.1%	1.0000	1.0585	1.0000	0.1532	0.0000	0.847	0.832	4.5%	0.6583
	2025	966,947	4,383,265	453.3%	393	609,900	2,761,065	453.3%	1.0000	1.0600	1.0000	0.1598	0.0000	0.840	0.825	4.5%	0.6299
	2026	791,580	3,878,364	490.0%	328	477,153	2,337,821	490.0%	1.0000	1.0615	1.0000	0.1664	0.0000	0.834	0.819	4.5%	0.6028
	2027	642,875	3,405,234	529.7%	271	370,828	1,964,235	529.7%	1.0000	1.0616	1.0000	0.1730	0.0000	0.827	0.812	4.5%	0.5768
	2028	517,997	2,964,677	572.3%	222	285,929	1,636,468	572.3%	1.0000	1.0610	1.0000	0.1794	0.0000	0.821	0.806	4.5%	0.5520
	2029	414,133	2,563,157	618.9%	181	218,753	1,353,908	618.9%	1.0000	1.0619	1.0000	0.1858	0.0000	0.814	0.799	4.5%	0.5282
	2030	328,552	2,204,422	671.0%	146	166,074	1,114,275	671.0%	1.0000	1.0645	1.0000	0.1921	0.0000	0.808	0.793	4.5%	0.5055
	2031	258,689	1,883,530	728.1%	117	125,129	911,074	728.1%	1.0000	1.0656	1.0000	0.1982	0.0000	0.802	0.787	4.5%	0.4837
	2032	202,176	1,597,737	790.3%	93	93,583	739,555	790.3%	1.0000	1.0658	1.0000	0.2041	0.0000	0.796	0.782	4.5%	0.4629
	2033	156,870	1,348,391	859.6%	74	69,485	597,262	859.6%	1.0000	1.0683	1.0000	0.2100	0.0000	0.790	0.776	4.5%	0.4429
	2034	120,865	1,130,999	935.8%	58	51,231	479,396	935.8%	1.0000	1.0694	1.0000	0.2157	0.0000	0.784	0.770	4.5%	0.4239
	2035	92,496	942,153	1018.6%	45	37,518	382,153	1018.6%	1.0000	1.0696	1.0000	0.2212	0.0000	0.779	0.765	4.5%	0.4056
	2036	70,329	781,061	1110.6%	35	27,298	303,169	1110.6%	1.0000	1.0719	1.0000	0.2266	0.0000	0.773	0.760	4.5%	0.3882
	2037	53,147	646,444	1216.3%	27	19,741	240,112	1216.3%	1.0000	1.0776	1.0000	0.2319	0.0000	0.768	0.756	4.5%	0.3714
2038	39,930	535,293	1340.6%	20	14,193	190,265	1340.6%	1.0000	1.0855	1.0000	0.2372	0.0000	0.763	0.751	4.5%	0.3554	
2039	29,836	445,933	1494.6%	15	10,148	151,677	1494.6%	1.0000	1.0995	1.0000	0.2423	0.0000	0.758	0.747	4.5%	0.3401	
2040	22,183	368,462	1661.0%	12	7,220	119,930	1661.0%	1.0000	1.0978	1.0000	0.2473	0.0000	0.753	0.743	4.5%	0.3255	
2041	16,417	302,589	1843.2%	9	5,113	94,248	1843.2%	1.0000	1.0984	1.0000	0.2523	0.0000	0.748	0.740	4.5%	0.3115	
2042	12,097	246,297	2036.0%	6	3,606	73,411	2036.0%	1.0000	1.0961	1.0000	0.2574	0.0000	0.743	0.737	4.5%	0.2981	
2043	8,876	199,500	2247.7%	5	2,532	56,902	2247.7%	1.0000	1.0987	1.0000	0.2627	0.0000	0.737	0.734	4.5%	0.2852	
2044	6,483	159,496	2460.1%	3	1,770	43,533	2460.1%	1.0000	1.0925	1.0000	0.2682	0.0000	0.732	0.730	4.5%	0.2729	
2045	4,713	126,193	2677.5%	3	1,231	32,960	2677.5%	1.0000	1.0901	1.0000	0.2742	0.0000	0.726	0.727	4.5%	0.2612	
2046	3,407	98,350	2886.5%	2	852	24,582	2886.5%	1.0000	1.0834	1.0000	0.2807	0.0000	0.719	0.723	4.5%	0.2499	
2047	2,447	76,295	3117.4%	1	585	18,248	3117.4%	1.0000	1.0892	1.0000	0.2878	0.0000	0.712	0.718	4.5%	0.2392	
2048	1,745	58,432	3349.5%	1	399	13,374	3349.5%	1.0000	1.0873	1.0000	0.2956	0.0000	0.704	0.713	4.5%	0.2289	
2049	1,232	44,337	3597.9%	1	270	9,711	3597.9%	1.0000	1.0906	1.0000	0.3042	0.0000	0.696	0.706	4.5%	0.2190	
2050	862	33,611	3901.4%	0	181	7,045	3901.4%	1.0000	1.1032	1.0000	0.3129	0.0000	0.687	0.699	4.5%	0.2096	
2051	595	24,883	4180.6%	0	119	4,991	4180.6%	1.0000	1.0925	1.0000	0.3224	0.0000	0.678	0.691	4.5%	0.2006	
2052	406	18,062	4453.6%	0	78	3,467	4453.6%	1.0000	1.0879	1.0000	0.3327	0.0000	0.667	0.681	4.5%	0.1919	
2053	272	13,399	4927.0%	0	50	2,461	4927.0%	1.0000	1.1309	1.0000	0.3440	0.0000	0.656	0.671	4.5%	0.1837	
2054	179	9,515	5316.3%	0	31	1,672	5316.3%	1.0000	1.1039	1.0000	0.3567	0.0000	0.643	0.658	4.5%	0.1758	
	Past	99,839,363	104,271,603	104.4%	66,248	158,238,255	139,700,334	88.3%									
	Future	30,735,545	105,957,630	344.7%	11,781	24,610,084	78,396,216	318.6%									
	Lifetime	130,574,908	210,229,233	161.0%	78,029	182,848,339	218,096,550	119.3%									

Attachment 1
MetLife Insurance Company USA
Nationwide Earned Premium and Incurred Claim Experience Projections with 56.5% Increase
LTC3+ Nursing Facility Only Policy Form

	Calendar Year	Loss Ratio Demonstration								Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
		Without Interest				With Interest				Premium Rate Increase Factor	Morbidity Factors		Persistence Factors		Premium Persistence	Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Claim Factor		Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence			
Historical Experience	1994	143,179	0	0.0%	413	352,990	0	0.0%				0.0143	0.986		4.5%	2.4654	
	1995	1,431,326	83,550	5.8%	2,064	3,376,807	197,112	5.8%				0.0310	0.969		4.5%	2.3592	
	1996	3,736,723	11,163	0.3%	4,227	8,436,110	25,202	0.3%				0.0424	0.958		4.5%	2.2576	
	1997	5,433,585	449,643	8.3%	4,453	11,738,741	971,411	8.3%				0.0544	0.946		4.5%	2.1604	
	1998	5,657,405	1,060,721	18.7%	4,557	11,695,965	2,192,906	18.7%				0.0478	0.952		4.5%	2.0674	
	1999	5,671,195	1,343,997	23.7%	4,386	11,219,593	2,658,893	23.7%				0.0483	0.957		4.5%	1.9783	
	2000	5,502,048	2,075,045	37.7%	4,254	10,416,230	3,928,383	37.7%				0.0301	0.970		4.5%	1.8932	
	2001	5,396,080	2,706,496	50.2%	4,119	9,775,710	4,903,175	50.2%				0.0317	0.968		4.5%	1.8116	
	2002	5,282,974	3,654,136	69.2%	3,983	9,158,664	6,334,879	69.2%				0.0330	0.967		4.5%	1.7336	
	2003	5,120,071	5,218,620	101.9%	3,838	8,494,021	8,657,511	101.9%				0.0364	0.964		4.5%	1.6590	
	2004	4,940,114	5,236,612	106.0%	3,653	7,842,563	8,313,262	106.0%				0.0482	0.952		4.5%	1.5875	
	2005	5,705,349	6,034,771	105.8%	3,442	8,667,363	9,167,809	105.8%				0.0578	0.942		4.5%	1.5192	
	2006	6,145,176	6,907,078	112.4%	3,292	8,933,524	10,041,135	112.4%				0.0436	0.956		4.5%	1.4537	
	2007	5,935,491	7,169,799	120.8%	3,134	8,257,124	9,974,225	120.8%				0.0480	0.952		4.5%	1.3911	
2008	5,633,540	8,211,415	145.8%	2,937	7,499,585	10,931,352	145.8%				0.0629	0.937		4.5%	1.3312		
2009	5,319,359	8,300,699	156.0%	2,759	6,776,398	10,574,364	156.0%				0.0606	0.939		4.5%	1.2739		
2010	4,986,488	6,487,929	130.1%	2,550	6,078,803	7,909,142	130.1%	1.0000	0.9764	1.0000	0.10136	0.889	0.900	4.5%	1.2191		
2011	4,724,761	9,504,033	201.2%	2,339	5,511,717	11,087,023	201.2%	1.3806	1.0245	1.0140	0.1080	0.878	0.822	4.5%	1.1666		
2012	4,662,443	10,385,897	222.8%	2,145	5,204,802	11,594,038	222.8%	1.1183	1.0301	1.0202	0.1140	0.886	0.863	4.5%	1.1163		
2013	4,397,677	8,176,902	185.9%	1,948	4,697,835	8,735,007	185.9%	1.0000	1.0552	1.0202	0.1204	0.880	0.866	4.5%	1.0683		
2014	4,014,379	11,253,097	280.3%	1,755	4,103,708	11,503,505	280.3%	1.0000	1.0570	1.0202	0.1268	0.873	0.859	4.5%	1.0235		
Projected Future Experience (40 Years)	2015	4,003,619	9,960,213	248.8%	1,591	3,916,468	9,743,399	248.8%	1.0000	1.0577	1.0202	0.1333	0.867	0.852	4.5%	0.9782	
	2016	3,977,055	9,559,966	240.4%	1,421	3,722,949	8,949,152	240.4%	1.0000	1.0616	1.0202	0.1399	0.860	0.845	4.5%	0.9361	
	2017	4,690,955	8,712,396	185.7%	1,247	4,202,140	7,804,532	185.7%	1.0000	1.0610	1.0202	0.1465	0.853	0.839	4.5%	0.8958	
	2018	4,526,957	7,999,505	176.7%	1,105	3,880,604	6,857,346	176.7%	1.0000	1.0619	1.0202	0.1528	0.847	0.832	4.5%	0.8520	
	2019	3,918,704	7,425,243	189.5%	972	3,214,542	6,090,983	189.5%	1.0000	1.0615	1.0202	0.1598	0.840	0.825	4.5%	0.8033	
	2020	3,365,606	6,853,412	203.6%	849	2,641,944	5,379,814	203.6%	1.0000	1.0615	1.0202	0.1664	0.834	0.819	4.5%	0.7512	
	2021	2,867,752	6,282,447	219.1%	736	2,154,198	4,719,249	219.1%	1.0000	1.0610	1.0202	0.1730	0.827	0.812	4.5%	0.7188	
	2022	2,424,152	5,718,279	235.9%	633	1,742,560	4,110,486	235.9%	1.0000	1.0619	1.0202	0.1858	0.814	0.799	4.5%	0.6879	
	2023	2,032,846	5,165,796	254.1%	540	1,398,350	3,553,438	254.1%	1.0000	1.0645	1.0202	0.1921	0.808	0.793	4.5%	0.6583	
	2024	1,691,070	4,630,500	273.8%	457	1,113,158	3,048,057	273.8%	1.0000	1.0658	1.0202	0.2010	0.796	0.787	4.5%	0.6299	
	2025	1,395,505	4,123,692	295.5%	384	879,044	2,597,557	295.5%	1.0000	1.0719	1.0202	0.2212	0.779	0.765	4.5%	0.6028	
	2026	1,142,413	3,648,690	319.4%	320	688,630	2,199,377	319.4%	1.0000	1.0776	1.0202	0.2372	0.763	0.751	4.5%	0.5768	
	2027	927,802	3,203,579	345.3%	265	535,182	1,847,914	345.3%	1.0000	1.0855	1.0202	0.2523	0.748	0.740	4.5%	0.5520	
	2028	747,577	2,789,111	373.1%	217	412,654	1,539,557	373.1%	1.0000	1.0925	1.0202	0.2682	0.732	0.730	4.5%	0.5282	
	2029	597,679	2,411,369	403.5%	177	315,705	1,273,730	403.5%	1.0000	1.0987	1.0202	0.2878	0.712	0.718	4.5%	0.5055	
	2030	474,169	2,073,878	437.4%	143	239,679	1,048,288	437.4%	1.0000	1.1039	1.0202	0.2956	0.704	0.713	4.5%	0.4837	
	2031	373,342	1,771,989	474.6%	115	180,588	857,121	474.6%	1.0000	1.0925	1.0202	0.3042	0.696	0.706	4.5%	0.4629	
	2032	291,782	1,503,121	515.2%	91	135,059	695,759	515.2%	1.0000	1.0901	1.0202	0.2742	0.726	0.727	4.5%	0.4429	
	2033	226,396	1,268,541	560.3%	72	100,281	561,892	560.3%	1.0000	1.0834	1.0202	0.2807	0.719	0.723	4.5%	0.4239	
	2034	174,434	1,064,022	610.0%	57	73,937	451,007	610.0%	1.0000	1.0792	1.0202	0.2787	0.714	0.718	4.5%	0.4056	
2035	133,491	886,360	664.0%	44	54,146	359,522	664.0%	1.0000	1.0719	1.0202	0.2627	0.707	0.705	4.5%	0.3882		
2036	101,500	734,808	724.0%	34	39,397	285,216	724.0%	1.0000	1.0776	1.0202	0.2579	0.700	0.703	4.5%	0.3714		
2037	76,702	608,162	792.9%	26	28,490	225,893	792.9%	1.0000	1.0855	1.0202	0.2372	0.688	0.686	4.5%	0.3554		
2038	57,627	503,594	873.9%	20	20,483	178,998	873.9%	1.0000	1.0955	1.0202	0.2423	0.680	0.674	4.5%	0.3401		
2039	43,060	419,525	974.3%	15	14,646	142,695	974.3%	1.0000	1.0978	1.0202	0.2473	0.673	0.673	4.5%	0.3255		
2040	32,014	346,642	1082.8%	11	10,420	112,828	1082.8%	1.0000	1.0984	1.0202	0.2523	0.668	0.671	4.5%	0.3115		
2041	23,693	284,670	1201.5%	9	7,380	88,667	1201.5%	1.0000	1.0961	1.0202	0.2574	0.664	0.668	4.5%	0.2981		
2042	17,458	231,711	1327.2%	6	5,204	69,064	1327.2%	1.0000	1.0987	1.0202	0.2627	0.659	0.664	4.5%	0.2852		
2043	12,809	187,686	1465.2%	5	3,654	53,532	1465.2%	1.0000	1.0925	1.0202	0.2682	0.654	0.659	4.5%	0.2729		
2044	9,357	150,051	1603.7%	3	2,554	40,955	1603.7%	1.0000	1.0901	1.0202	0.2742	0.650	0.654	4.5%	0.2612		
2045	6,802	118,720	1745.4%	2	1,777	31,008	1745.4%	1.0000	1.0834	1.0202	0.2807	0.645	0.649	4.5%	0.2499		
2046	4,917	92,526	1881.6%	2	1,229	23,126	1881.6%	1.0000	1.0892	1.0202	0.2878	0.640	0.643	4.5%	0.2392		
2047	3,532	71,777	2032.1%	1	845	17,167	2032.1%	1.0000	1.0852	1.0202	0.2956	0.635	0.638	4.5%	0.2289		
2048	2,518	54,972	2183.4%	1	576	12,582	2183.4%	1.0000	1.0906	1.0202	0.3042	0.630	0.632	4.5%	0.2190		
2049	1,778	41,712	2345.4%	1	390	9,136	2345.4%	1.0000	1.1032	1.0202	0.3129	0.625	0.627	4.5%	0.2096		
2050	1,243	31,621	2543.2%	0	261	6,627	2543.2%	1.0000	1.0925	1.0202	0.3224	0.620	0.621	4.5%	0.2006		
2051	859	23,409	2725.2%	0	172	4,695	2725.2%	1.0000	1.0879	1.0202	0.3327	0.615	0.615	4.5%	0.1919		
2052	585	16,993	2903.2%	0	112	3,261	2903.2%	1.0000	1.1309	1.0202	0.3440	0.610	0.611	4.5%	0.1837		
2053	392	12,605	3211.7%	0	72	2,315	3211.7%	1.0000	1.1039	1.0202	0.3567	0.605	0.605	4.5%	0.1758		
2054	258	8,951	3465.5%	0	45	1,573	3465.5%	1.0000						4.5%			
Past		99,839,363	104,271,603	104.4%	66,248	158,238,255	139,700,334	88.3%									
Future		40,380,410	100,992,242	250.1%	11,574	31,739,525	74,997,521	236.3%									
Lifetime		140,219,773	205,263,845	146.4%	77,822	189,977,780	214,697,855	113.0%									

Attachment 2
MetLife Insurance Company USA
Nationwide Written Premium and Paid Claim Experience Projections with No Increase
LTC3+ Nursing Facility Only Policy Form

	Loss Ratio Demonstration										Interest Rate Factors	
	Calendar Year	Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio			
Historical Experience	1994	364,617	0	0.0%	0.0%	898,921	0	0.0%	0.0%	0.0%	4.5%	2.4654
	1995	1,993,018	2,346	0.1%	0.1%	4,701,958	5,535	0.1%	0.1%	0.1%	4.5%	2.3592
	1996	4,535,579	52,218	1.2%	0.8%	10,239,626	117,888	1.2%	0.8%	0.8%	4.5%	2.2576
	1997	5,500,243	150,923	2.7%	1.7%	11,882,751	326,054	2.7%	1.6%	1.6%	4.5%	2.1604
	1998	5,711,626	284,738	5.0%	2.7%	11,808,060	588,659	5.0%	2.6%	2.6%	4.5%	2.0674
	1999	5,588,630	554,945	9.9%	4.4%	11,056,250	1,097,873	9.9%	4.2%	4.2%	4.5%	1.9783
	2000	5,459,745	897,304	16.4%	6.7%	10,339,145	1,698,736	16.4%	6.3%	6.3%	4.5%	1.8932
	2001	5,350,239	1,769,130	33.1%	10.8%	9,692,663	3,205,011	33.1%	10.0%	10.0%	4.5%	1.8116
	2002	5,224,581	2,110,897	40.4%	14.7%	9,057,433	3,659,490	40.4%	13.4%	13.4%	4.5%	1.7336
	2003	5,063,583	2,844,935	56.2%	19.4%	8,400,309	4,719,649	56.2%	17.5%	17.5%	4.5%	1.6590
	2004	4,995,379	3,000,636	60.1%	23.4%	7,930,299	4,763,589	60.1%	21.0%	21.0%	4.5%	1.5875
	2005	5,963,237	3,156,842	52.9%	26.6%	9,059,137	4,795,762	52.9%	23.8%	23.8%	4.5%	1.5192
	2006	6,080,341	3,185,438	52.4%	29.1%	8,839,270	4,630,817	52.4%	26.0%	26.0%	4.5%	1.4537
	2007	5,871,570	2,075,948	35.4%	29.7%	8,168,202	2,887,943	35.4%	26.6%	26.6%	4.5%	1.3911
	2008	5,552,148	9,139,871	164.6%	39.9%	7,391,234	12,167,348	164.6%	34.5%	34.5%	4.5%	1.3312
2009	5,255,402	12,866,746	244.8%	53.6%	6,694,922	16,391,109	244.8%	44.8%	44.8%	4.5%	1.2739	
2010	4,901,098	11,353,248	231.6%	64.1%	5,974,708	13,840,234	231.6%	52.7%	52.7%	4.5%	1.2191	
2011	4,731,381	8,451,916	178.6%	70.2%	5,519,439	9,859,665	178.6%	57.4%	57.4%	4.5%	1.1666	
2012	4,656,537	8,843,118	189.9%	76.2%	5,198,209	9,871,795	189.9%	61.9%	61.9%	4.5%	1.1163	
2013	4,329,221	9,531,780	220.2%	82.6%	4,624,707	10,182,360	220.2%	66.6%	66.6%	4.5%	1.0683	
2014	4,069,579	9,698,956	238.3%	88.9%	4,160,137	9,914,781	238.3%	71.0%	71.0%	4.5%	1.0223	
Projected Future Experience (40 Years)	2015	3,973,545	11,324,830	285.0%	96.3%	3,887,048	11,078,310	285.0%	76.0%	76.0%	4.5%	0.9782
	2016	3,867,838	12,478,836	322.6%	104.3%	3,620,711	11,681,528	322.6%	81.3%	81.3%	4.5%	0.9361
	2017	3,442,062	12,350,251	358.8%	112.1%	3,083,387	11,063,310	358.8%	86.3%	86.3%	4.5%	0.8958
	2018	2,994,636	10,288,346	343.6%	118.1%	2,567,066	8,819,390	343.6%	90.0%	90.0%	4.5%	0.8572
	2019	2,584,769	9,558,228	369.8%	123.6%	2,120,306	7,840,686	369.8%	93.4%	93.4%	4.5%	0.8203
	2020	2,213,354	8,739,024	394.8%	128.6%	1,737,446	6,859,987	394.8%	96.3%	96.3%	4.5%	0.7850
	2021	1,880,237	8,103,344	431.0%	133.3%	1,412,397	6,087,071	431.0%	98.9%	98.9%	4.5%	0.7512
	2022	1,584,514	7,470,005	471.4%	137.6%	1,139,001	5,369,684	471.4%	101.3%	101.3%	4.5%	0.7188
	2023	1,324,612	6,843,167	516.6%	141.6%	911,171	4,707,265	516.6%	103.4%	103.4%	4.5%	0.6879
	2024	1,098,469	6,229,330	567.1%	145.3%	723,075	4,100,498	567.1%	105.2%	105.2%	4.5%	0.6583
	2025	903,649	5,633,719	623.4%	148.7%	569,218	3,548,740	623.4%	106.8%	106.8%	4.5%	0.6299
	2026	737,465	5,062,612	686.5%	151.8%	444,533	3,051,668	686.5%	108.2%	108.2%	4.5%	0.6028
	2027	597,094	4,521,003	757.2%	154.7%	344,420	2,607,841	757.2%	109.4%	109.4%	4.5%	0.5768
	2028	479,669	4,011,619	836.3%	157.2%	264,772	2,214,368	836.3%	110.5%	110.5%	4.5%	0.5520
	2029	382,370	3,536,016	924.8%	159.5%	201,975	1,867,790	924.8%	111.4%	111.4%	4.5%	0.5282
	2030	302,498	3,096,905	1023.8%	161.5%	152,905	1,565,400	1023.8%	112.1%	112.1%	4.5%	0.5055
	2031	237,534	2,696,198	1135.1%	163.3%	114,897	1,304,166	1135.1%	112.7%	112.7%	4.5%	0.4837
	2032	185,173	2,333,556	1260.2%	164.8%	85,712	1,080,148	1260.2%	113.3%	113.3%	4.5%	0.4629
	2033	143,338	2,007,992	1400.9%	166.2%	63,491	889,428	1400.9%	113.7%	113.7%	4.5%	0.4429
	2034	110,203	1,718,410	1559.3%	167.4%	46,712	728,382	1559.3%	114.1%	114.1%	4.5%	0.4239
	2035	84,181	1,462,877	1737.8%	168.4%	34,145	593,368	1737.8%	114.4%	114.4%	4.5%	0.4056
	2036	63,909	1,238,984	1938.7%	169.2%	24,806	480,912	1938.7%	114.6%	114.6%	4.5%	0.3882
	2037	48,241	1,044,900	2166.0%	170.0%	17,919	388,113	2166.0%	114.8%	114.8%	4.5%	0.3714
	2038	36,219	878,451	2425.4%	170.6%	12,874	312,237	2425.4%	115.0%	115.0%	4.5%	0.3554
	2039	27,057	737,495	2725.7%	171.1%	9,203	250,847	2725.7%	115.1%	115.1%	4.5%	0.3401
	2040	20,122	618,487	3073.7%	171.6%	6,550	201,310	3073.7%	115.2%	115.2%	4.5%	0.3255
	2041	14,902	517,063	3469.7%	172.0%	4,642	161,050	3469.7%	115.3%	115.3%	4.5%	0.3115
	2042	10,992	430,378	3915.2%	172.3%	3,276	128,278	3915.2%	115.4%	115.4%	4.5%	0.2981
	2043	8,076	357,002	4420.6%	172.5%	2,303	101,826	4420.6%	115.4%	115.4%	4.5%	0.2852
	2044	5,908	294,653	4987.3%	172.8%	1,613	80,423	4987.3%	115.5%	115.5%	4.5%	0.2729
	2045	4,302	241,730	5619.3%	172.9%	1,124	63,137	5619.3%	115.5%	115.5%	4.5%	0.2612
2046	3,115	196,909	6320.6%	173.1%	779	49,216	6320.6%	115.5%	115.5%	4.5%	0.2499	
2047	2,242	159,258	7104.0%	173.2%	536	38,091	7104.0%	115.5%	115.5%	4.5%	0.2392	
2048	1,601	127,923	7989.4%	173.3%	366	29,279	7989.4%	115.6%	115.6%	4.5%	0.2289	
2049	1,134	102,055	9003.3%	173.4%	248	22,352	9003.3%	115.6%	115.6%	4.5%	0.2190	
2050	794	80,956	10189.9%	173.4%	167	16,968	10189.9%	115.6%	115.6%	4.5%	0.2096	
2051	550	63,834	11600.1%	173.5%	110	12,803	11600.1%	115.6%	115.6%	4.5%	0.2006	
2052	376	49,948	13287.3%	173.5%	72	9,586	13287.3%	115.6%	115.6%	4.5%	0.1919	
2053	253	38,846	15375.7%	173.6%	46	7,135	15375.7%	115.6%	115.6%	4.5%	0.1837	
2054	167	30,055	18040.8%	173.6%	29	5,282	18040.8%	115.6%	115.6%	4.5%	0.1758	
Past		101,197,755	89,971,932	88.9%		161,634,379	114,724,300	71.0%				
Future		29,377,172	136,675,197	465.2%		23,611,050	99,417,874	421.1%				
Lifetime		130,574,927	226,647,130	173.6%		185,245,428	214,142,174	115.6%				

Attachment 2
MetLife Insurance Company USA
Nationwide Written Premium and Paid Claim Experience Projections with 56.5% Increase
LTC3+ Nursing Facility Only Policy Form

	Loss Ratio Demonstration										Interest Rate Factors	
	Calendar Year	Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio			
Historical Experience	1994	364,617	0	0.0%	0.0%	898,921	0	0.0%	0.0%	0.0%	4.5%	2.4654
	1995	1,993,018	2,346	0.1%	0.1%	4,701,958	5,535	0.1%	0.1%	0.1%	4.5%	2.3592
	1996	4,535,579	52,218	1.2%	0.8%	10,239,626	117,888	1.2%	0.8%	0.8%	4.5%	2.2576
	1997	5,500,243	150,923	2.7%	1.7%	11,882,751	326,054	2.7%	1.6%	1.6%	4.5%	2.1604
	1998	5,711,626	284,738	5.0%	2.7%	11,808,060	588,659	5.0%	2.6%	2.6%	4.5%	2.0674
	1999	5,588,630	554,945	9.9%	4.4%	11,056,250	1,097,873	9.9%	4.2%	4.2%	4.5%	1.9783
	2000	5,459,745	897,304	16.4%	6.7%	10,336,145	1,698,736	16.4%	6.3%	6.3%	4.5%	1.8932
	2001	5,350,239	1,769,130	33.1%	10.8%	9,692,663	3,205,011	33.1%	10.0%	10.0%	4.5%	1.8116
	2002	5,224,581	2,110,897	40.4%	14.7%	9,057,433	3,659,490	40.4%	13.4%	13.4%	4.5%	1.7336
	2003	5,063,583	2,844,935	56.2%	19.4%	8,400,309	4,719,649	56.2%	17.5%	17.5%	4.5%	1.6590
	2004	4,995,379	3,000,636	60.1%	23.4%	7,930,299	4,763,589	60.1%	21.0%	21.0%	4.5%	1.5875
	2005	5,963,237	3,156,842	52.9%	26.6%	9,059,137	4,795,762	52.9%	23.8%	23.8%	4.5%	1.5192
	2006	6,080,341	3,185,438	52.4%	29.1%	8,839,270	4,630,817	52.4%	26.0%	26.0%	4.5%	1.4537
	2007	5,871,570	2,075,948	35.4%	29.7%	8,168,202	2,887,943	35.4%	26.6%	26.6%	4.5%	1.3911
	2008	5,552,148	9,139,871	164.6%	39.9%	7,391,234	12,167,348	164.6%	34.5%	34.5%	4.5%	1.3312
2009	5,255,402	12,866,746	244.8%	53.6%	6,694,922	16,391,109	244.8%	44.8%	44.8%	4.5%	1.2739	
2010	4,901,098	11,353,248	231.6%	64.1%	5,974,708	13,840,234	231.6%	52.7%	52.7%	4.5%	1.2191	
2011	4,731,381	8,451,916	178.6%	70.2%	5,519,439	9,859,665	178.6%	57.4%	57.4%	4.5%	1.1666	
2012	4,656,537	8,843,118	189.9%	76.2%	5,198,209	9,871,795	189.9%	61.9%	61.9%	4.5%	1.1163	
2013	4,329,221	9,531,780	220.2%	82.6%	4,624,707	10,182,360	220.2%	66.6%	66.6%	4.5%	1.0683	
2014	4,069,579	9,698,956	238.3%	88.9%	4,160,137	9,914,781	238.3%	71.0%	71.0%	4.5%	1.0223	
Projected Future Experience (40 Years)	2015	3,974,657	11,324,830	284.9%	96.3%	3,888,137	11,078,310	284.9%	76.0%	76.0%	4.5%	0.9782
	2016	4,148,062	12,475,785	300.8%	104.1%	3,883,031	11,678,672	300.8%	81.2%	81.2%	4.5%	0.9361
	2017	4,781,868	12,256,301	256.3%	110.5%	4,283,580	10,979,150	256.3%	85.5%	85.5%	4.5%	0.8958
	2018	4,322,829	10,042,909	232.3%	114.9%	3,705,622	8,608,996	232.3%	88.5%	88.5%	4.5%	0.8572
	2019	3,731,131	9,185,365	246.2%	118.9%	3,060,675	7,534,824	246.2%	91.2%	91.2%	4.5%	0.8203
	2020	3,194,953	8,310,316	260.1%	122.5%	2,507,984	6,523,459	260.1%	93.5%	93.5%	4.5%	0.7850
	2021	2,714,069	7,667,822	282.5%	125.9%	2,038,755	5,759,916	282.5%	95.6%	95.6%	4.5%	0.7512
	2022	2,287,175	7,050,604	308.3%	129.1%	1,644,096	5,068,205	308.3%	97.5%	97.5%	4.5%	0.7188
	2023	1,911,995	6,451,538	337.4%	132.1%	1,315,220	4,437,872	337.4%	99.2%	99.2%	4.5%	0.6879
	2024	1,585,555	5,869,524	370.2%	134.9%	1,043,702	3,863,653	370.2%	100.7%	100.7%	4.5%	0.6583
	2025	1,304,333	5,306,299	406.8%	137.6%	821,613	3,342,494	406.8%	102.0%	102.0%	4.5%	0.6299
	2026	1,064,451	4,767,133	447.8%	140.0%	641,635	2,873,558	447.8%	103.2%	103.2%	4.5%	0.6028
	2027	861,832	4,256,359	493.9%	142.2%	497,129	2,455,187	493.9%	104.2%	104.2%	4.5%	0.5768
	2028	692,337	3,776,342	545.4%	144.2%	382,162	2,084,497	545.4%	105.1%	105.1%	4.5%	0.5520
	2029	551,894	3,328,367	603.1%	146.1%	291,521	1,758,106	603.1%	105.8%	105.8%	4.5%	0.5282
	2030	436,608	2,914,875	667.6%	147.7%	220,693	1,473,389	667.6%	106.5%	106.5%	4.5%	0.5055
	2031	342,840	2,537,616	740.2%	149.2%	165,834	1,227,459	740.2%	107.0%	107.0%	4.5%	0.4837
	2032	267,263	2,196,234	821.7%	150.5%	123,710	1,016,584	821.7%	107.5%	107.5%	4.5%	0.4629
	2033	206,881	1,889,779	913.5%	151.6%	91,637	837,066	913.5%	107.8%	107.8%	4.5%	0.4429
	2034	159,056	1,617,214	1016.8%	152.6%	67,419	685,488	1016.8%	108.2%	108.2%	4.5%	0.4239
	2035	121,497	1,376,709	1133.1%	153.4%	49,281	558,416	1133.1%	108.4%	108.4%	4.5%	0.4056
	2036	92,238	1,165,984	1264.1%	154.2%	35,802	452,577	1264.1%	108.6%	108.6%	4.5%	0.3882
	2037	69,625	983,320	1412.3%	154.8%	25,861	365,240	1412.3%	108.8%	108.8%	4.5%	0.3714
	2038	52,274	826,667	1581.4%	155.3%	18,580	293,831	1581.4%	109.0%	109.0%	4.5%	0.3554
	2039	39,051	694,007	1777.2%	155.8%	13,282	236,056	1777.2%	109.1%	109.1%	4.5%	0.3401
	2040	29,041	582,006	2004.1%	156.1%	9,453	189,436	2004.1%	109.2%	109.2%	4.5%	0.3255
	2041	21,507	486,539	2262.2%	156.5%	6,699	151,543	2262.2%	109.2%	109.2%	4.5%	0.3115
	2042	15,865	404,930	2552.4%	156.7%	4,729	120,693	2552.4%	109.3%	109.3%	4.5%	0.2981
	2043	11,655	335,878	2881.7%	157.0%	3,324	95,801	2881.7%	109.4%	109.4%	4.5%	0.2852
	2044	8,527	277,207	3251.0%	157.2%	2,327	75,661	3251.0%	109.4%	109.4%	4.5%	0.2729
	2045	6,208	227,415	3663.0%	157.3%	1,622	59,398	3663.0%	109.4%	109.4%	4.5%	0.2612
	2046	4,496	185,248	4120.2%	157.4%	1,124	46,301	4120.2%	109.4%	109.4%	4.5%	0.2499
	2047	3,235	149,827	4630.8%	157.5%	774	35,835	4630.8%	109.5%	109.5%	4.5%	0.2392
	2048	2,311	120,348	5208.0%	157.6%	529	27,545	5208.0%	109.5%	109.5%	4.5%	0.2289
	2049	1,636	96,011	5868.9%	157.7%	358	21,029	5868.9%	109.5%	109.5%	4.5%	0.2190
	2050	1,147	76,162	6642.4%	157.7%	240	15,963	6642.4%	109.5%	109.5%	4.5%	0.2096
2051	794	60,054	7561.7%	157.8%	159	12,045	7561.7%	109.5%	109.5%	4.5%	0.2006	
2052	543	46,990	8661.5%	157.8%	104	9,019	8661.5%	109.5%	109.5%	4.5%	0.1919	
2053	365	36,546	10022.9%	157.8%	67	6,712	10022.9%	109.5%	109.5%	4.5%	0.1837	
2054	240	28,275	11760.1%	157.9%	42	4,969	11760.1%	109.5%	109.5%	4.5%	0.1758	
Past		101,197,755	89,971,932	88.9%		161,634,379	114,724,300	71.0%				
Future		39,022,046	131,385,335	336.7%		30,848,513	96,064,955	311.4%				
Lifetime		140,219,801	221,357,268	157.9%		192,482,891	210,789,255	109.5%				

Attachment 3
MetLife Insurance Company USA
Pennsylvania Earned Premium and Incurred Claim Experience Projections with No Increase
LTC3+ Nursing Facility Only Policy Form

Historical Experience	Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
	Calendar Year	Without Interest				With Interest				Premium Rate Increase Factor	Morbidity Factors		Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims	Loss Ratio	Claim Factor		Adverse Selection	Policy Lapse & Mortality	Policy Shock Lapse	Policy Persistence	Premium Persistence		
1994	2,031	0	0.0%	8	5,007	0	0.0%				0.0000		1.000	4.5%	2.4654		
1995	61,049	0	0.0%	89	144,028	0	0.0%				0.0326		0.967	4.5%	2.3592		
1996	191,569	235	0.1%	222	432,491	530	0.1%				0.0263		0.974	4.5%	2.2576		
1997	304,865	69,317	22.7%	231	658,632	149,753	22.7%				0.0571		0.943	4.5%	2.1604		
1998	299,333	159,748	53.4%	222	618,834	330,259	53.4%				0.0431		0.957	4.5%	2.0674		
1999	291,089	0	0.0%	214	575,876	0	0.0%				0.0360		0.964	4.5%	1.9783		
2000	283,337	0	0.0%	209	536,401	0	0.0%				0.0234		0.977	4.5%	1.8932		
2001	274,799	322,976	117.5%	203	497,835	585,113	117.5%				0.0287		0.971	4.5%	1.8116		
2002	270,537	165,670	61.2%	196	469,008	287,209	61.2%				0.0345		0.966	4.5%	1.7336		
2003	265,072	0	0.0%	193	439,745	0	0.0%				0.0153		0.985	4.5%	1.6590		
2004	261,796	90,872	34.7%	184	415,608	144,261	34.7%				0.0466		0.953	4.5%	1.5875		
2005	290,782	459,182	157.9%	166	441,746	697,572	157.9%				0.0978		0.902	4.5%	1.5192		
2006	289,924	210,066	72.5%	154	421,476	305,382	72.5%				0.0723		0.928	4.5%	1.4537		
2007	275,858	749,640	271.7%	145	383,758	1,042,857	271.7%				0.0584		0.942	4.5%	1.3911		
2008	260,693	352,808	135.3%	135	347,044	469,671	135.3%				0.0690		0.931	4.5%	1.3312		
2009	242,394	136,600	56.4%	125	308,789	174,016	56.4%				0.0741		0.926	4.5%	1.2739		
2010	228,011	7,895	3.5%	117	277,958	9,624	3.5%				0.0640		0.936	4.5%	1.2191		
2011	223,820	272,717	121.8%	109	261,100	318,141	121.8%				0.0684		0.932	4.5%	1.1666		
2012	226,946	130,605	57.5%	97	253,345	145,798	57.5%				0.1101		0.890	4.5%	1.1163		
2013	203,958	455,229	223.2%	86	217,879	486,300	223.2%				0.1134		0.887	4.5%	1.0683		
2014	183,437	577,975	315.1%	79	187,519	590,836	315.1%				0.0814		0.919	4.5%	1.0223		
Projected Future Experience (40 Years)	2015	181,854	504,782	277.6%	72	177,895	493,793	277.6%	1.0043	0.9650	1.0000	0.0949	0.0000	0.905	0.894	4.5%	0.9782
	2016	179,379	480,534	267.9%	64	167,918	449,832	267.9%	1.1123	1.0609	1.0000	0.1027	0.0000	0.897	0.887	4.5%	0.9361
	2017	161,731	456,743	282.4%	57	144,878	409,149	282.4%	1.0295	1.0668	1.0000	0.1091	0.0000	0.891	0.876	4.5%	0.8958
	2018	140,686	426,222	303.0%	51	120,599	365,367	303.0%	1.0000	1.0551	1.0000	0.1156	0.0000	0.884	0.870	4.5%	0.8572
	2019	121,474	393,641	324.1%	44	99,646	322,907	324.1%	1.0000	1.0521	1.0000	0.1222	0.0000	0.878	0.863	4.5%	0.8203
	2020	104,119	361,461	347.2%	39	81,731	283,741	347.2%	1.0000	1.0543	1.0000	0.1290	0.0000	0.871	0.857	4.5%	0.7850
	2021	88,572	329,040	371.5%	33	66,533	247,168	371.5%	1.0000	1.0537	1.0000	0.1361	0.0000	0.864	0.851	4.5%	0.7512
	2022	74,757	297,294	397.7%	29	53,737	213,704	397.7%	1.0000	1.0547	1.0000	0.1433	0.0000	0.857	0.844	4.5%	0.7188
	2023	62,589	266,436	425.7%	24	43,054	183,275	425.7%	1.0000	1.0552	1.0000	0.1506	0.0000	0.849	0.837	4.5%	0.6879
	2024	51,970	236,427	454.9%	20	34,209	155,630	454.9%	1.0000	1.0539	1.0000	0.1580	0.0000	0.842	0.830	4.5%	0.6583
	2025	42,791	207,054	483.9%	17	26,955	130,426	483.9%	1.0000	1.0493	1.0000	0.1654	0.0000	0.835	0.823	4.5%	0.6299
	2026	34,932	178,087	509.8%	14	21,057	107,348	509.8%	1.0000	1.0397	1.0000	0.1727	0.0000	0.827	0.816	4.5%	0.6028
	2027	28,264	151,075	534.5%	12	16,304	87,144	534.5%	1.0000	1.0345	1.0000	0.1800	0.0000	0.820	0.809	4.5%	0.5768
	2028	22,663	125,609	554.2%	9	12,510	69,335	554.2%	1.0000	1.0228	1.0000	0.1871	0.0000	0.813	0.802	4.5%	0.5520
	2029	18,007	102,642	570.0%	8	9,512	54,217	570.0%	1.0000	1.0138	1.0000	0.1939	0.0000	0.806	0.795	4.5%	0.5282
	2030	14,177	82,979	585.3%	6	7,166	41,944	585.3%	1.0000	1.0112	1.0000	0.2005	0.0000	0.799	0.787	4.5%	0.5055
	2031	11,062	66,612	602.2%	5	5,351	32,221	602.2%	1.0000	1.0118	1.0000	0.2066	0.0000	0.793	0.780	4.5%	0.4837
	2032	8,557	52,960	618.9%	4	3,961	24,514	618.9%	1.0000	1.0089	1.0000	0.2120	0.0000	0.788	0.774	4.5%	0.4629
	2033	6,568	41,750	635.6%	3	2,909	18,493	635.6%	1.0000	1.0063	1.0000	0.2166	0.0000	0.783	0.768	4.5%	0.4429
	2034	5,006	32,917	657.5%	2	2,122	13,952	657.5%	1.0000	1.0115	1.0000	0.2206	0.0000	0.779	0.762	4.5%	0.4239
	2035	3,793	25,740	678.6%	2	1,539	10,440	678.6%	1.0000	1.0070	1.0000	0.2235	0.0000	0.777	0.758	4.5%	0.4056
	2036	2,861	20,111	703.0%	1	1,110	7,806	703.0%	1.0000	1.0087	1.0000	0.2254	0.0000	0.775	0.754	4.5%	0.3882
	2037	2,151	15,948	741.5%	1	799	5,924	741.5%	1.0000	1.0253	1.0000	0.2266	0.0000	0.773	0.752	4.5%	0.3714
	2038	1,615	12,828	794.4%	1	574	4,560	794.4%	1.0000	1.0398	1.0000	0.2264	0.0000	0.774	0.751	4.5%	0.3554
	2039	1,213	10,565	871.2%	1	412	3,594	871.2%	1.0000	1.0633	1.0000	0.2254	0.0000	0.775	0.751	4.5%	0.3401
	2040	913	8,946	980.3%	1	297	2,912	980.3%	1.0000	1.0909	1.0000	0.2238	0.0000	0.776	0.753	4.5%	0.3255
	2041	689	7,785	1129.6%	0	215	2,425	1129.6%	1.0000	1.1175	1.0000	0.2214	0.0000	0.779	0.755	4.5%	0.3115
	2042	523	6,849	1309.4%	0	156	2,042	1309.4%	1.0000	1.1255	1.0000	0.2183	0.0000	0.782	0.759	4.5%	0.2981
	2043	400	6,062	1516.8%	0	114	1,729	1516.8%	1.0000	1.1276	1.0000	0.2151	0.0000	0.785	0.764	4.5%	0.2852
	2044	308	5,349	1739.3%	0	84	1,460	1739.3%	1.0000	1.1196	1.0000	0.2119	0.0000	0.788	0.770	4.5%	0.2729
	2045	238	4,583	1922.9%	0	62	1,197	1922.9%	1.0000	1.0836	1.0000	0.2092	0.0000	0.791	0.775	4.5%	0.2612
	2046	186	3,871	2082.9%	0	46	968	2082.9%	1.0000	1.0666	1.0000	0.2081	0.0000	0.792	0.780	4.5%	0.2499
	2047	146	3,267	2244.6%	0	35	781	2244.6%	1.0000	1.0666	1.0000	0.2089	0.0000	0.791	0.783	4.5%	0.2392
	2048	114	2,746	2406.7%	0	26	628	2406.7%	1.0000	1.0666	1.0000	0.2120	0.0000	0.788	0.784	4.5%	0.2289
	2049	89	2,292	2568.5%	0	20	502	2568.5%	1.0000	1.0666	1.0000	0.2175	0.0000	0.782	0.782	4.5%	0.2190
	2050	69	1,892	2729.1%	0	15	397	2729.1%	1.0000	1.0661	1.0000	0.2256	0.0000	0.774	0.777	4.5%	0.2096
	2051	53	1,539	2886.8%	0	11	309	2886.8%	1.0000	1.0647	1.0000	0.2362	0.0000	0.764	0.769	4.5%	0.2006
	2052	40	1,229	3045.2%	0	8	236	3045.2%	1.0000	1.0646	1.0000	0.2495	0.0000	0.751	0.757	4.5%	0.1919
	2053	30	961	3204.8%	0	6	177	3204.8%	1.0000	1.0646	1.0000	0.2655	0.0000	0.734	0.743	4.5%	0.1837
	2054	22	808	3712.4%	0	4	142	3712.4%	1.0000	1.1746	1.0000	0.2843	0.0000	0.716	0.726	4.5%	0.1758
	Past	4,931,302	4,161,533	84.4%	3,184	7,894,079	5,737,324	72.7%									
	Future	1,374,610	4,937,635	359.2%	521	1,103,578	3,752,386	340.0%									
	Lifetime	6,305,912	9,099,168	144.3%	3,705	8,997,657	9,489,710	105.5%									

Attachment 3
MetLife Insurance Company USA
Pennsylvania Earned Premium and Incurred Claim Experience Projections with 56.5% Increase
LTC3+ Nursing Facility Only Policy Form

	Loss Ratio Demonstration									Factors Derived from Projected Values for Illustrative Purposes Only						Interest Rate Factors	
	Calendar Year	Without Interest			With Interest			Premium Rate Increase Factor	Morbidity Factors		Persistence Factors			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor		
		Earned Premium	Incurred Claims	Loss Ratio	Life Years	Earned Premium	Incurred Claims		Loss Ratio	Claim Factor	Adverse Selection	Lapse & Mortality	Policy Shock Lapse			Policy Persistence	Premium Persistence
Historical Experience	1994	2,031	0	0.0%	8	5,007	0	0.0%				0.0000	1.000		4.5%	2.4654	
	1995	61,049	0	0.0%	89	144,028	0	0.0%				0.0326	0.967		4.5%	2.3592	
	1996	191,569	235	0.1%	222	432,491	530	0.1%				0.0263	0.974		4.5%	2.2576	
	1997	304,865	69,317	22.7%	231	658,632	149,753	22.7%				0.0571	0.943		4.5%	2.1604	
	1998	299,333	159,748	53.4%	222	618,834	330,259	53.4%				0.0431	0.957		4.5%	2.0674	
	1999	291,089	0	0.0%	214	575,876	0	0.0%				0.0360	0.964		4.5%	1.9783	
	2000	283,337	0	0.0%	209	536,401	0	0.0%				0.0234	0.977		4.5%	1.8932	
	2001	274,799	322,976	117.5%	203	497,835	585,113	117.5%				0.0287	0.971		4.5%	1.8116	
	2002	270,537	165,670	61.2%	196	469,008	287,209	61.2%				0.0345	0.966		4.5%	1.7336	
	2003	265,072	0	0.0%	193	439,745	0	0.0%				0.0153	0.985		4.5%	1.6590	
	2004	261,796	90,872	34.7%	184	415,608	144,261	34.7%				0.0466	0.953		4.5%	1.5875	
	2005	290,782	459,182	157.9%	166	441,746	697,572	157.9%				0.0978	0.902		4.5%	1.5192	
	2006	289,924	210,066	72.5%	154	421,476	305,382	72.5%				0.0723	0.928		4.5%	1.4537	
	2007	275,858	749,640	271.7%	145	383,758	1,042,857	271.7%				0.0584	0.942		4.5%	1.3911	
	2008	260,693	352,808	135.3%	135	347,044	469,671	135.3%				0.0690	0.931		4.5%	1.3312	
	2009	242,394	136,600	56.4%	125	308,789	174,016	56.4%				0.0741	0.926		4.5%	1.2739	
2010	228,011	7,895	3.5%	117	277,958	9,624	3.5%				0.0640	0.936		4.5%	1.2191		
2011	223,820	272,717	121.8%	109	261,100	318,141	121.8%				0.0684	0.932		4.5%	1.1666		
2012	226,946	130,605	57.5%	97	253,345	145,798	57.5%				0.1101	0.890		4.5%	1.1163		
2013	203,958	455,229	223.2%	86	217,879	486,300	223.2%				0.1134	0.887		4.5%	1.0683		
2014	183,437	577,975	315.1%	79	187,519	590,836	315.1%				0.0814	0.919		4.5%	1.0223		
Projected Future Experience (40 Years)	2015	181,854	504,782	277.6%	72	177,895	493,793	277.6%	1.0000	0.9650	1.0000	0.0949	0.0000	0.905	0.894	4.5%	0.9782
	2016	181,535	479,705	264.2%	64	169,936	449,056	264.2%	1.0162	1.0665	1.0006	0.1022	0.0080	0.891	0.883	4.5%	0.9361
	2017	216,073	436,051	201.8%	56	193,557	390,613	201.8%	1.4181	1.0209	1.0154	0.1092	0.0150	0.877	0.815	4.5%	0.8958
	2018	203,039	400,982	197.5%	49	174,050	343,730	197.5%	1.0860	1.0349	1.0202	0.1156	0.0000	0.884	0.865	4.5%	0.8572
	2019	175,312	370,330	211.2%	43	143,810	303,784	211.2%	1.0000	1.0521	1.0202	0.1222	0.0000	0.878	0.863	4.5%	0.8203
	2020	150,265	340,055	226.3%	38	117,955	266,938	226.3%	1.0000	1.0543	1.0202	0.1290	0.0000	0.871	0.857	4.5%	0.7850
	2021	127,827	309,554	242.2%	33	96,021	232,531	242.2%	1.0000	1.0537	1.0202	0.1361	0.0000	0.864	0.851	4.5%	0.7512
	2022	107,889	279,688	259.2%	28	77,554	201,049	259.2%	1.0000	1.0547	1.0202	0.1433	0.0000	0.857	0.844	4.5%	0.7188
	2023	90,329	250,658	277.5%	24	62,135	172,422	277.5%	1.0000	1.0552	1.0202	0.1506	0.0000	0.849	0.837	4.5%	0.6879
	2024	75,003	222,426	296.6%	20	49,371	146,414	296.6%	1.0000	1.0539	1.0202	0.1580	0.0000	0.842	0.830	4.5%	0.6583
	2025	61,757	194,793	315.4%	17	38,901	122,702	315.4%	1.0000	1.0493	1.0202	0.1654	0.0000	0.835	0.823	4.5%	0.6299
	2026	50,414	167,541	332.3%	14	30,389	100,991	332.3%	1.0000	1.0397	1.0202	0.1727	0.0000	0.827	0.816	4.5%	0.6028
	2027	40,791	142,129	348.4%	11	23,530	81,984	348.4%	1.0000	1.0345	1.0202	0.1800	0.0000	0.820	0.809	4.5%	0.5768
	2028	32,708	118,171	361.3%	9	18,054	65,229	361.3%	1.0000	1.0228	1.0202	0.1871	0.0000	0.813	0.802	4.5%	0.5520
	2029	25,988	96,564	371.6%	7	13,727	51,007	371.6%	1.0000	1.0138	1.0202	0.1939	0.0000	0.806	0.795	4.5%	0.5282
	2030	20,461	78,065	381.5%	6	10,342	39,460	381.5%	1.0000	1.0112	1.0202	0.2005	0.0000	0.799	0.787	4.5%	0.5055
	2031	15,965	62,667	392.5%	5	7,722	30,313	392.5%	1.0000	1.0118	1.0202	0.2066	0.0000	0.793	0.780	4.5%	0.4837
	2032	12,350	49,824	403.4%	4	5,717	23,062	403.4%	1.0000	1.0089	1.0202	0.2120	0.0000	0.788	0.774	4.5%	0.4629
	2033	9,479	39,277	414.3%	3	4,199	17,398	414.3%	1.0000	1.0063	1.0202	0.2166	0.0000	0.783	0.768	4.5%	0.4429
	2034	7,225	30,968	428.6%	2	3,063	13,126	428.6%	1.0000	1.0115	1.0202	0.2206	0.0000	0.779	0.762	4.5%	0.4239
2035	5,474	24,215	442.3%	2	2,220	9,822	442.3%	1.0000	1.0070	1.0202	0.2235	0.0000	0.777	0.758	4.5%	0.4056	
2036	4,129	18,603	458.3%	1	1,603	7,344	458.3%	1.0000	1.0087	1.0202	0.2254	0.0000	0.775	0.754	4.5%	0.3882	
2037	3,104	15,003	483.3%	1	1,153	5,573	483.3%	1.0000	1.0253	1.0202	0.2266	0.0000	0.773	0.752	4.5%	0.3714	
2038	2,330	12,068	517.9%	1	828	4,290	517.9%	1.0000	1.0398	1.0202	0.2264	0.0000	0.774	0.751	4.5%	0.3554	
2039	1,750	9,939	567.9%	1	595	3,381	567.9%	1.0000	1.0633	1.0202	0.2254	0.0000	0.775	0.751	4.5%	0.3401	
2040	1,317	8,417	639.0%	0	429	2,740	639.0%	1.0000	1.0909	1.0202	0.2238	0.0000	0.776	0.753	4.5%	0.3255	
2041	995	7,324	736.3%	0	310	2,281	736.3%	1.0000	1.1175	1.0202	0.2214	0.0000	0.779	0.755	4.5%	0.3115	
2042	755	6,444	853.6%	0	225	1,921	853.6%	1.0000	1.1255	1.0202	0.2183	0.0000	0.782	0.759	4.5%	0.2981	
2043	577	5,703	988.8%	0	165	1,627	988.8%	1.0000	1.1276	1.0202	0.2151	0.0000	0.785	0.764	4.5%	0.2852	
2044	444	5,032	1133.8%	0	121	1,373	1133.8%	1.0000	1.1196	1.0202	0.2119	0.0000	0.788	0.770	4.5%	0.2729	
2045	344	4,312	1253.5%	0	90	1,126	1253.5%	1.0000	1.0836	1.0202	0.2092	0.0000	0.791	0.775	4.5%	0.2612	
2046	268	3,642	1357.8%	0	67	910	1357.8%	1.0000	1.0666	1.0202	0.2081	0.0000	0.792	0.780	4.5%	0.2499	
2047	210	3,073	1463.2%	0	50	735	1463.2%	1.0000	1.0666	1.0202	0.2089	0.0000	0.791	0.783	4.5%	0.2392	
2048	165	2,583	1568.9%	0	38	591	1568.9%	1.0000	1.0666	1.0202	0.2120	0.0000	0.788	0.784	4.5%	0.2289	
2049	129	2,156	1674.3%	0	28	472	1674.3%	1.0000	1.0666	1.0202	0.2175	0.0000	0.782	0.782	4.5%	0.2190	
2050	100	1,780	1779.0%	0	21	373	1779.0%	1.0000	1.0661	1.0202	0.2256	0.0000	0.774	0.777	4.5%	0.2096	
2051	77	1,447	1881.8%	0	15	290	1881.8%	1.0000	1.0647	1.0202	0.2362	0.0000	0.764	0.769	4.5%	0.2006	
2052	58	1,156	1985.1%	0	11	222	1985.1%	1.0000	1.0646	1.0202	0.2495	0.0000	0.751	0.757	4.5%	0.1919	
2053	43	904	2089.1%	0	8	166	2089.1%	1.0000	1.0646	1.0202	0.2655	0.0000	0.734	0.743	4.5%	0.1837	
2054	31	760	2420.0%	0	6	134	2420.0%	1.0000	1.1746	1.0202	0.2843	0.0000	0.716	0.726	4.5%	0.1758	
Past		4,931,302	4,161,533	84.4%	3,184	7,894,079	5,737,324	72.7%									
Future		1,808,564	4,709,109	260.4%	512	1,425,911	3,590,971	251.8%									
Lifetime		6,739,865	8,870,642	131.6%	3,696	9,319,990	9,328,295	100.1%									

Attachment 4
MetLife Insurance Company USA
Pennsylvania Written Premium and Paid Claim Experience Projections with No Increase
LTC3+ Nursing Facility Only Policy Form

	Loss Ratio Demonstration										Interest Rate Factors	
	Calendar Year	Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio			
Historical Experience	1994	11,107	0	0.0%	0.0%	27,382	0	0.0%	0.0%	0.0%	4.5%	2.4654
	1995	97,314	0	0.0%	0.0%	229,586	0	0.0%	0.0%	0.0%	4.5%	2.3592
	1996	242,763	235	0.1%	0.1%	548,068	531	0.1%	0.1%	0.1%	4.5%	2.2576
	1997	306,149	12,793	4.2%	2.0%	661,406	27,639	4.2%	1.9%	4.5%	2.1604	
	1998	299,606	62,675	20.9%	7.9%	619,398	129,572	20.9%	7.6%	4.5%	2.0674	
	1999	287,314	70,593	24.6%	11.8%	568,407	139,658	24.6%	11.2%	4.5%	1.9783	
	2000	283,783	70,787	24.9%	14.2%	537,245	134,010	24.9%	13.5%	4.5%	1.8932	
	2001	271,661	48,962	18.0%	14.8%	492,150	88,702	18.0%	14.1%	4.5%	1.8116	
	2002	266,491	69,401	26.0%	16.2%	461,994	120,315	26.0%	15.4%	4.5%	1.7336	
	2003	265,099	129,065	48.7%	19.9%	439,791	214,114	48.7%	18.6%	4.5%	1.6590	
	2004	264,425	134,763	51.0%	23.1%	419,781	213,940	51.0%	21.3%	4.5%	1.5875	
	2005	295,306	126,989	43.0%	25.1%	448,618	192,917	43.0%	23.1%	4.5%	1.5192	
	2006	284,018	104,493	36.8%	26.2%	412,890	151,906	36.8%	24.1%	4.5%	1.4537	
	2007	268,860	73,852	27.5%	26.3%	374,023	102,738	27.5%	24.3%	4.5%	1.3911	
	2008	255,533	433,211	169.5%	36.2%	340,175	576,708	169.5%	31.8%	4.5%	1.3312	
2009	237,542	548,401	230.9%	47.9%	302,608	698,615	230.9%	40.6%	4.5%	1.2739		
2010	225,364	492,542	218.6%	57.1%	274,731	600,436	218.6%	47.4%	4.5%	1.2191		
2011	226,486	334,433	147.7%	61.8%	264,209	390,137	147.7%	51.0%	4.5%	1.1666		
2012	223,673	346,380	154.9%	66.3%	249,692	386,673	154.9%	54.3%	4.5%	1.1163		
2013	198,526	357,828	180.2%	71.0%	212,076	382,251	180.2%	57.7%	4.5%	1.0683		
2014	189,026	411,981	217.9%	76.6%	193,233	421,148	217.9%	61.6%	4.5%	1.0223		
Projected Future Experience (40 Years)	2015	180,688	401,223	222.1%	81.7%	176,755	392,489	222.1%	65.0%	4.5%	0.9782	
	2016	173,810	521,553	300.1%	88.8%	162,705	488,230	300.1%	69.5%	4.5%	0.9361	
	2017	153,408	561,187	365.8%	96.5%	137,422	502,709	365.8%	74.3%	4.5%	0.8958	
	2018	133,136	493,431	370.6%	102.9%	114,127	422,979	370.6%	78.2%	4.5%	0.8572	
	2019	114,721	460,674	401.6%	108.9%	94,107	377,894	401.6%	81.7%	4.5%	0.8203	
	2020	98,133	421,034	429.0%	114.3%	77,032	330,505	429.0%	84.7%	4.5%	0.7850	
	2021	83,307	393,825	472.7%	119.3%	62,578	295,834	472.7%	87.4%	4.5%	0.7512	
	2022	70,161	364,714	519.8%	124.0%	50,434	262,169	519.8%	89.9%	4.5%	0.7188	
	2023	58,607	334,487	570.7%	128.3%	40,314	230,086	570.7%	92.0%	4.5%	0.6879	
	2024	48,550	303,688	625.5%	132.2%	31,958	199,905	625.5%	93.9%	4.5%	0.6583	
	2025	39,873	272,527	683.5%	135.8%	25,117	171,667	683.5%	95.5%	4.5%	0.6299	
	2026	32,458	241,340	743.5%	139.0%	19,565	145,476	743.5%	96.9%	4.5%	0.6028	
	2027	26,181	210,739	804.9%	141.8%	15,102	121,560	804.9%	98.1%	4.5%	0.5768	
	2028	20,922	181,393	867.0%	144.2%	11,549	100,127	867.0%	99.1%	4.5%	0.5520	
	2029	16,563	153,914	929.2%	146.3%	8,749	81,300	929.2%	99.9%	4.5%	0.5282	
	2030	12,991	128,995	993.0%	148.1%	6,567	65,204	993.0%	100.5%	4.5%	0.5055	
	2031	10,097	107,020	1059.9%	149.5%	4,884	51,766	1059.9%	101.0%	4.5%	0.4837	
	2032	7,781	88,018	1131.2%	150.7%	3,602	40,741	1131.2%	101.5%	4.5%	0.4629	
	2033	5,951	71,758	1205.8%	151.7%	2,636	31,785	1205.8%	101.8%	4.5%	0.4429	
	2034	4,521	58,103	1285.1%	152.6%	1,916	24,628	1285.1%	102.0%	4.5%	0.4239	
	2035	3,417	46,786	1369.2%	153.2%	1,386	18,977	1369.2%	102.2%	4.5%	0.4056	
	2036	2,573	37,497	1457.4%	153.8%	999	14,555	1457.4%	102.4%	4.5%	0.3882	
	2037	1,933	30,032	1553.5%	154.2%	718	11,155	1553.5%	102.5%	4.5%	0.3714	
	2038	1,452	24,121	1660.7%	154.5%	516	8,574	1660.7%	102.6%	4.5%	0.3554	
	2039	1,093	19,509	1784.3%	154.8%	372	6,636	1784.3%	102.6%	4.5%	0.3401	
	2040	826	15,991	1936.3%	155.0%	269	5,205	1936.3%	102.7%	4.5%	0.3255	
	2041	627	13,333	2126.3%	155.2%	195	4,153	2126.3%	102.7%	4.5%	0.3115	
	2042	479	11,319	2360.8%	155.4%	143	3,374	2360.8%	102.8%	4.5%	0.2981	
	2043	369	9,756	2640.4%	155.6%	105	2,783	2640.4%	102.8%	4.5%	0.2852	
	2044	287	8,500	2961.4%	155.7%	78	2,320	2961.4%	102.8%	4.5%	0.2729	
	2045	225	7,431	3308.0%	155.8%	59	1,941	3308.0%	102.8%	4.5%	0.2612	
	2046	177	6,460	3653.7%	155.9%	44	1,615	3653.7%	102.9%	4.5%	0.2499	
	2047	140	5,577	3994.9%	156.0%	33	1,334	3994.9%	102.9%	4.5%	0.2392	
	2048	110	4,789	4345.3%	156.1%	25	1,096	4345.3%	102.9%	4.5%	0.2289	
	2049	87	4,091	4720.9%	156.1%	19	896	4720.9%	102.9%	4.5%	0.2190	
	2050	68	3,473	5139.2%	156.2%	14	728	5139.2%	102.9%	4.5%	0.2096	
	2051	52	2,927	5619.6%	156.2%	10	587	5619.6%	102.9%	4.5%	0.2006	
	2052	39	2,442	6186.3%	156.3%	8	469	6186.3%	102.9%	4.5%	0.1919	
2053	29	2,015	6871.3%	156.3%	5	370	6871.3%	102.9%	4.5%	0.1837		
2054	21	1,651	7769.3%	156.3%	4	290	7769.3%	102.9%	4.5%	0.1758		
Past		5,000,047	3,829,385	76.6%		8,077,463	4,972,009	61.6%				
Future		1,305,866	6,027,324	461.6%		1,052,123	4,424,110	420.5%				
Lifetime		6,305,913	9,856,708	156.3%		9,129,587	9,396,119	102.9%				

Attachment 4
MetLife Insurance Company USA
Pennsylvania Written Premium and Paid Claim Experience Projections with 56.5% Increase
LTC3+ Nursing Facility Only Policy Form

	Loss Ratio Demonstration										Interest Rate Factors	
	Calendar Year	Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor	
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio			
Historical Experience	1994	11,107	0	0.0%	0.0%	27,382	0	0.0%	0.0%	4.5%	2.4654	
	1995	97,314	0	0.0%	0.0%	229,586	0	0.0%	0.0%	4.5%	2.3592	
	1996	242,763	235	0.1%	0.1%	548,068	531	0.1%	0.1%	4.5%	2.2576	
	1997	306,149	12,793	4.2%	2.0%	661,406	27,639	4.2%	1.9%	4.5%	2.1604	
	1998	299,606	62,675	20.9%	7.9%	619,398	129,572	20.9%	7.6%	4.5%	2.0674	
	1999	287,314	70,593	24.6%	11.8%	568,407	139,658	24.6%	11.2%	4.5%	1.9783	
	2000	283,783	70,787	24.9%	14.2%	537,245	134,010	24.9%	13.5%	4.5%	1.8932	
	2001	271,661	48,962	18.0%	14.8%	492,150	88,702	18.0%	14.1%	4.5%	1.8116	
	2002	266,491	69,401	26.0%	16.2%	461,994	120,315	26.0%	15.4%	4.5%	1.7336	
	2003	265,099	129,065	48.7%	19.9%	439,791	214,114	48.7%	18.6%	4.5%	1.6590	
	2004	264,425	134,763	51.0%	23.1%	419,781	213,940	51.0%	21.3%	4.5%	1.5875	
	2005	295,306	126,989	43.0%	25.1%	448,618	192,917	43.0%	23.1%	4.5%	1.5192	
	2006	284,018	104,493	36.8%	26.2%	412,890	151,906	36.8%	24.1%	4.5%	1.4537	
	2007	268,860	73,852	27.5%	26.3%	374,023	102,738	27.5%	24.3%	4.5%	1.3911	
	2008	255,533	433,211	169.5%	36.2%	340,175	576,708	169.5%	31.8%	4.5%	1.3312	
2009	237,542	548,401	230.9%	47.9%	302,608	698,615	230.9%	40.6%	4.5%	1.2739		
2010	225,364	492,542	218.6%	57.1%	274,731	600,436	218.6%	47.4%	4.5%	1.2191		
2011	226,486	334,433	147.7%	61.8%	264,209	390,137	147.7%	51.0%	4.5%	1.1666		
2012	223,673	346,380	154.9%	66.3%	249,692	386,673	154.9%	54.3%	4.5%	1.1163		
2013	198,526	357,828	180.2%	71.0%	212,076	382,251	180.2%	57.7%	4.5%	1.0683		
2014	189,026	411,981	217.9%	76.6%	193,233	421,148	217.9%	61.6%	4.5%	1.0223		
Projected Future Experience (40 Years)	2015	180,764	401,223	222.0%	81.7%	176,829	392,489	222.0%	65.0%	4.5%	0.9782	
	2016	191,539	521,333	272.2%	88.5%	179,301	488,023	272.2%	69.4%	4.5%	0.9361	
	2017	215,637	555,785	257.7%	95.0%	193,167	497,870	257.7%	73.6%	4.5%	0.8958	
	2018	192,202	480,188	249.8%	100.1%	164,760	411,628	249.8%	76.9%	4.5%	0.8572	
	2019	165,614	441,317	266.5%	104.8%	135,854	362,015	266.5%	79.8%	4.5%	0.8203	
	2020	141,663	399,283	281.9%	108.9%	111,203	313,431	281.9%	82.3%	4.5%	0.7850	
	2021	120,258	372,119	309.4%	112.8%	90,335	279,529	309.4%	84.5%	4.5%	0.7512	
	2022	101,279	343,980	339.6%	116.4%	72,803	247,264	339.6%	86.6%	4.5%	0.7188	
	2023	84,599	315,214	372.6%	119.8%	58,194	216,829	372.6%	88.3%	4.5%	0.6879	
	2024	70,080	286,058	408.2%	122.9%	46,130	188,299	408.2%	89.9%	4.5%	0.6583	
	2025	57,555	256,627	445.9%	125.8%	36,254	161,652	445.9%	91.3%	4.5%	0.6299	
	2026	46,851	227,214	485.0%	128.3%	28,241	136,961	485.0%	92.5%	4.5%	0.6028	
	2027	37,790	198,377	524.9%	130.6%	21,798	114,429	524.9%	93.5%	4.5%	0.5768	
	2028	30,199	170,738	565.4%	132.6%	16,669	94,245	565.4%	94.3%	4.5%	0.5520	
	2029	23,907	144,865	605.9%	134.3%	12,628	76,520	605.9%	95.0%	4.5%	0.5282	
	2030	18,751	121,407	647.5%	135.7%	9,478	61,368	647.5%	95.6%	4.5%	0.5055	
	2031	14,574	100,723	691.1%	136.9%	7,049	48,720	691.1%	96.0%	4.5%	0.4837	
	2032	11,231	82,837	737.6%	137.9%	5,199	38,343	737.6%	96.4%	4.5%	0.4629	
	2033	8,590	67,534	786.2%	138.8%	3,805	29,914	786.2%	96.7%	4.5%	0.4429	
	2034	6,526	54,683	838.0%	139.5%	2,766	23,178	838.0%	96.9%	4.5%	0.4239	
	2035	4,932	44,032	892.8%	140.0%	2,000	17,860	892.8%	97.0%	4.5%	0.4056	
	2036	3,713	35,290	950.3%	140.5%	1,441	13,698	950.3%	97.2%	4.5%	0.3882	
	2037	2,790	28,264	1013.0%	140.8%	1,036	10,498	1013.0%	97.3%	4.5%	0.3714	
	2038	2,096	22,701	1082.9%	141.1%	745	8,069	1082.9%	97.4%	4.5%	0.3554	
	2039	1,578	18,360	1163.5%	141.3%	537	6,245	1163.5%	97.4%	4.5%	0.3401	
	2040	1,192	15,049	1262.6%	141.5%	388	4,898	1262.6%	97.5%	4.5%	0.3255	
	2041	905	12,547	1386.4%	141.7%	282	3,908	1386.4%	97.5%	4.5%	0.3115	
	2042	692	10,651	1539.2%	141.9%	206	3,175	1539.2%	97.5%	4.5%	0.2981	
	2043	533	9,179	1721.3%	142.0%	152	2,618	1721.3%	97.6%	4.5%	0.2852	
	2044	414	7,997	1930.4%	142.1%	113	2,183	1930.4%	97.6%	4.5%	0.2729	
	2045	324	6,991	2156.3%	142.2%	85	1,826	2156.3%	97.6%	4.5%	0.2612	
	2046	255	6,078	2381.7%	142.3%	64	1,519	2381.7%	97.6%	4.5%	0.2499	
	2047	201	5,247	2604.1%	142.3%	48	1,255	2604.1%	97.6%	4.5%	0.2392	
	2048	159	4,505	2832.6%	142.4%	36	1,031	2832.6%	97.6%	4.5%	0.2289	
2049	125	3,849	3077.4%	142.5%	27	843	3077.4%	97.6%	4.5%	0.2190		
2050	98	3,268	3350.1%	142.5%	20	685	3350.1%	97.7%	4.5%	0.2096		
2051	75	2,753	3663.3%	142.6%	15	552	3663.3%	97.7%	4.5%	0.2006		
2052	57	2,298	4032.7%	142.6%	11	441	4032.7%	97.7%	4.5%	0.1919		
2053	42	1,896	4479.2%	142.6%	8	348	4479.2%	97.7%	4.5%	0.1837		
2054	31	1,553	5064.6%	142.6%	5	273	5064.6%	97.7%	4.5%	0.1758		
Past		5,000,047	3,829,385	76.6%		8,077,463	4,972,009	61.6%				
Future		1,739,820	5,784,009	332.4%		1,379,685	4,264,633	309.1%				
Lifetime		6,739,867	9,613,393	142.6%		9,457,148	9,236,642	97.7%				

Attachment 5
MetLife Insurance Company USA
Reserve Balance at 12/31/2014
LTC3+ Nursing Facility Only Policy Form

Incurred Year	Nationwide		Pennsylvania	
	Claim Reserve ⁽¹⁾	Year-End Active Life Reserve	Claim Reserve ⁽¹⁾	Year-End Active Life Reserve
1994	0		0	
1995	0		0	
1996	0		0	
1997	0		0	
1998	0		0	
1999	0		0	
2000	0		0	
2001	0		0	
2002	0		0	
2003	0		0	
2004	50,016		0	
2005	82,598		0	
2006	142,561		0	
2007	348,928		0	
2008	196,281		0	
2009	651,322		0	
2010	570,892		0	
2011	2,164,315		7,193	
2012	3,873,355		5,832	
2013	5,008,429		227,347	
2014	10,086,959	45,292,174	515,759	2,088,188

(1) Claim reserve is the sum of disabled life reserve and incurred but not reported reserve. Each of these items are discounted to incurral using 4.5%.

Attachment 6
MetLife Insurance Company USA
Nationwide Actual Experience Projections by Duration, with No Increase
With No Interest
LTC3+ Nursing Facility Only Policy Form

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	6,499,328	335,996	5.2%
2	6,101,431	413,174	6.8%
3	5,837,238	722,646	12.4%
4	5,608,586	1,296,503	23.1%
5	5,449,743	2,528,223	46.4%
6	5,326,842	3,097,105	58.1%
7	5,214,321	3,802,481	72.9%
8	5,158,355	5,231,039	101.4%
9	5,302,624	5,247,678	99.0%
10	5,749,095	8,058,580	140.2%
11	6,034,514	5,483,375	90.9%
12	5,869,162	8,266,143	140.8%
13	5,536,365	8,533,350	154.1%
14	5,221,259	8,151,233	156.1%
15	4,960,286	8,758,212	176.6%
16	4,729,029	8,574,538	181.3%
17	4,581,274	10,367,911	226.3%
18	4,315,614	9,730,682	225.5%
19	4,075,497	9,032,866	221.6%
20	3,945,404	9,878,664	250.4%
21	3,719,286	9,781,339	263.0%
22	3,376,851	8,968,788	265.6%
23	2,967,342	8,345,387	281.2%
24	2,565,402	7,719,503	300.9%
25	2,197,390	7,099,127	323.1%
26	1,867,211	6,481,254	347.1%
27	1,573,958	5,873,710	373.2%
28	1,316,091	5,282,068	401.3%
29	1,091,605	4,711,799	431.6%
30	898,141	4,175,317	464.9%
31	733,063	3,671,494	500.8%
32	593,589	3,207,508	540.4%
33	476,892	2,780,294	583.0%
34	380,185	2,394,896	629.9%
35	300,791	2,054,699	683.1%
36	236,206	1,754,996	743.0%
37	184,138	1,489,581	808.9%
38	142,526	1,256,206	881.4%
39	109,552	1,050,389	958.8%
40	83,636	872,618	1043.4%
41	63,429	721,174	1137.0%
42	47,798	593,694	1242.1%
43	35,798	494,930	1382.6%
44	26,652	410,079	1538.6%
45	19,731	335,917	1702.5%
46	14,527	271,768	1870.8%
47	10,639	217,691	2046.2%
48	7,749	173,579	2239.9%
49	5,612	137,084	2442.5%
50	4,040	106,814	2644.1%
51	2,888	82,053	2841.6%
52	2,048	61,822	3018.4%
53	1,440	46,108	3201.6%
54	1,003	34,247	3415.9%
55	690	25,363	3675.4%
56	469	17,976	3833.8%
57	314	12,485	3976.4%
58	207	8,472	4097.1%
59	134	5,659	4236.7%
60	84	3,637	4312.5%
Total	130,575,073	210,241,926	161.0%

Attachment 7
MetLife Insurance Company USA
Pennsylvania Actual Experience Projections by Duration, with No Increase
With No Interest
LTC3+ Nursing Facility Only Policy Form

Policy Duration	Earned Premium	Incurred Claims	IC/EP Loss Ratio
1	325,226	235	0.1%
2	312,681	69,317	22.2%
3	298,575	159,748	53.5%
4	288,854	0	0.0%
5	282,326	322,976	114.4%
6	274,996	0	0.0%
7	267,579	165,670	61.9%
8	266,237	0	0.0%
9	278,583	196,361	70.5%
10	285,499	456,673	160.0%
11	304,005	437,256	143.8%
12	275,483	352,953	128.1%
13	254,565	423,524	166.4%
14	243,612	32,570	13.4%
15	234,907	228,066	97.1%
16	230,162	230,223	100.0%
17	222,537	127,750	57.4%
18	190,364	325,402	170.9%
19	179,615	824,674	459.1%
20	176,649	436,097	246.9%
21	166,985	474,978	284.4%
22	150,785	447,104	296.5%
23	131,762	415,297	315.2%
24	113,810	383,206	336.7%
25	97,569	351,172	359.9%
26	82,992	319,321	384.8%
27	70,023	288,018	411.3%
28	58,586	257,632	439.8%
29	48,595	227,922	469.0%
30	39,954	199,565	499.5%
31	32,556	171,665	527.3%
32	26,284	145,506	553.6%
33	21,022	120,993	575.6%
34	16,656	98,973	594.2%
35	13,075	80,038	612.1%
36	10,172	64,179	630.9%
37	7,847	51,012	650.0%
38	6,008	40,389	672.2%
39	4,570	31,848	696.9%
40	3,458	24,931	721.0%
41	2,607	19,616	752.5%
42	1,961	15,466	788.6%
43	1,475	12,610	854.7%
44	1,112	10,455	940.3%
45	841	8,897	1058.4%
46	639	7,745	1212.8%
47	488	6,826	1397.9%
48	376	6,049	1607.9%
49	292	5,321	1821.8%
50	228	4,556	1995.4%
51	179	3,845	2142.6%
52	141	3,241	2290.8%
53	111	2,721	2440.2%
54	87	2,268	2591.5%
55	68	1,870	2744.3%
56	52	1,519	2896.9%
57	40	1,212	3052.7%
58	29	952	3227.2%
59	21	795	3721.3%
60	15	594	3946.0%
Total	6,305,928	9,099,800	144.3%

Metlife Insurance Company USA
P.O. Box 40006
Lynchburg, VA 24506

August 17, 2016

Honorable Teresa D. Miller
Insurance Commissioner
Pennsylvania Department of Insurance (Department)
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

RE: MetLife Insurance Company USA (MetLife USA)
Company NAIC # 87726
SERFF Tracking # MILL-130642278

Dear Commissioner Miller:

This letter sets forth the conditions under which Milliman USA (“Milliman”) is authorized to act on behalf of MetLife USA with respect to the individual long term care insurance rate filing referenced above (the “LTC Rate Filings”) and outlines the relationship between the MetLife USA and Genworth Life Insurance Company (“GLIC”).

Please be advised that Milliman USA (“Milliman”) has been retained by GLIC, as administrator, to provide actuarial support for the LTC Rate Filings. GLIC is the reinsurer and administrator of the MetLife USA long term care insurance policies (“Reinsured Policies”), which are the subject of the LTC Rate Filings, under and Indemnity Reinsurance Agreement and an Administrative Services Agreement, both dated July 1, 2000 (the “Agreements”). GLIC has since retroceded the Reinsured Policies to Union Fidelity Life Insurance Company, under a Retrocession Agreement dated April 15, 2004.

In connection with the retention of Milliman, and subject to the conditions in the next sentence, MetLife USA hereby authorizes Milliman to enter into written and oral communications, including the submission and receipt of written materials, with your Department, for the purpose of completing the rate filing process and responding to your review of this filing. This authorization is subject to Milliman’s agreement to act in accordance with the applicable terms and conditions to which GLIC is subject under the Agreements.

Should you have any questions regarding this letter, please contact Thomas Reilly, Director via e-mail at treilly1@metlife.com, or by telephone at 860-656-3813.

Sincerely,



Timothy McLinden
Vice President
MetLife Insurance Company USA